



# Belmont Housing Element 2015-2023

May 2015

## **City of Belmont**

One Twin Pines Lane

Belmont, CA 94002

[www.belmont.gov/housingelement](http://www.belmont.gov/housingelement)



# Acknowledgements

## **City Council**

Mayor Warren Lieberman

Vice-Mayor David Braunstein

Eric Reed

Charles Stone

Cathy Wright

## **Planning Commission**

Chair Mark Herbach

Vice-Chair Karin Hold

Kristin Mercer

Davina Hurt

Amy Goldfarb

Doug Kim

Kerry MacDonald

## **Belmont City Staff**

Jennifer Rose, Management Analyst

Carlos deMelo, Community Development Director

Thomas Fil, Finance Director

Scott Rennie, City Attorney

Greg Scoles, City Manager

## **Technical Assistance**

Baird + Driskell Community Planning

# Table of Contents

<b>1</b>	<b>INTRODUCTION .....</b>	<b>1-1</b>
1.1	COMMUNITY CONTEXT.....	1-1
1.2	PURPOSE AND SCOPE OF THE HOUSING ELEMENT.....	1-3
1.3	RELATIONSHIP TO THE GENERAL PLAN.....	1-4
1.4	GRAND BOULEVARD INITIATIVE .....	1-4
1.5	PLAN BAY AREA AND PRIORITY DEVELOPMENT AREAS .....	1-4
1.6	DATA AND INFORMATION SOURCES.....	1-5
1.7	COMMUNITY INVOLVEMENT .....	1-5
1.6	ADOPTION .....	1-5
<b>2</b>	<b>HOUSING NEEDS ASSESSMENT .....</b>	<b>2-1</b>
2.1	INCOME CATEGORIES .....	2-1
2.2	GENERAL DEMOGRAPHIC PROJECTIONS.....	2-1
2.3	HOUSING CHARACTERISTICS .....	2-7
	Physical Characteristics.....	2-7
	Occupancy Characteristics .....	2-8
2.4	HOUSING SAN MATEO'S WORKFORCE.....	2-12
	Employment .....	2-13
	Home Prices and Sales Housing Affordability .....	2-14
	Rents and Rental Housing Affordability .....	2-16
	Adjusting for Inflation .....	2-18
	Overpayment for Housing .....	2-20
	Housing Overcrowding.....	2-21
	Other Housing Issues .....	2-21
2.5	REGIONAL HOUSING NEEDS ALLOCATION .....	2-22
2.6	SPECIAL HOUSING NEEDS .....	2-23
	Seniors .....	2-24
	People Living With Disabilities .....	2-26
	People with Developmental Disabilities .....	2-29
	Disability Policy Recommendations.....	2-30
	Female-Headed and Large Households.....	2-30
	Extremely Low Income Households .....	2-31
	Homeless Needs.....	2-32
	Homelessness in San mateo County and Belmont .....	2-32
	Farm Workers .....	2-34

2.5	ASSISTED HOUSING AT RISK OF CONVERSION .....	2-35
	Assisted Housing Inventory .....	2-35
	Potential Loss of Assisted Housing .....	2-36
	Replacement or Preservation Options .....	2-38
	Qualified Entities.....	2-38
<b>3</b>	<b>CONSTRAINTS .....</b>	<b>3-1</b>
3.1	NON-GOVERNMENTAL CONSTRAINTS .....	3-1
	Housing Market .....	3-1
	Construction and Land Costs .....	3-1
	Affordable Housing Displacement .....	3-3
	Mortgage and Rehabilitation Financing.....	3-3
	Public Opinion .....	3-5
	Physical Site Constraints.....	3-5
	Environmental Constraints .....	3-6
3.2	GOVERNMENTAL CONSTRAINTS .....	3-9
	Land Use Controls.....	3-9
	Zoning for a Variety of Housing .....	3-10
	Residential Development Standards .....	3-12
	Fees and Exactions .....	3-18
	Building Codes and Enforcement.....	3-31
	Development Review Process .....	3-23
3.3	CONSTRAINTS TO HOUSING FOR PERSONS WITH DISABILITIES .....	3-26
	Zoning and Land Use .....	3-27
	Permits and Processing .....	3-28
	Reasonable Accommodations Requests .....	3-28
	Building Codes and Development Regulations .....	3-28
<b>4</b>	<b>HOUSING RESOURCES.....</b>	<b>4-1</b>
4.1	LAND INVENTORY .....	4-1
	Zoning Appropriate To Accommodate Housing for Lower-Income Households .....	4-1
	Vacant Residential Land .....	4-2
	Realistic Development Capacity for Infill and Redevelopment Housing Opportunities....	4-8
	Infill and Redevelopment Housing Opportunities .....	4-8
	Other Sources of Affordable Housing.....	4-28
4.2	POTENTIAL DEVELOPMENT CONSTRAINTS .....	4-29
	Small Lots .....	4-29
	Infrastructure Capacity .....	4-29
4.3	AVAILABLE SITES CONCLUSIONS .....	4-32



4.4	OPPORTUNITIES FOR ENERGY CONSERVATION.....	4-32
	Integrated Land Use and Transportation .....	4-32
	Promoting Energy Conservation .....	4-33
	Building Design and Construction.....	4-35
4.4	FINANCIAL RESOURCES .....	4-35
	Belmont Housing Successor Real Property Assets.....	4-35
	Inclusionary Housing Ordinance and Housing Impact Fees.....	4-35
	Section 8 Rental Assistance .....	4-36
	Other Funding Resources .....	4-36
4.5	ADMINISTRATIVE RESOURCES .....	4-40

## **5 PAST ACCOMPLISHMENTS AND NEW HOUSING GOALS, POLICIES, AND PROGRAMS ..... 5-1**

5.1	2007-2014 HOUSING ELEMENT ACCOMPLISHMENTS AND REVIEW .....	5-1
	Progress in Meeting the 2007-2014 RHNA .....	5-1
	Evaluation of 2007-2014 Policy and Program Accomplishments .....	5-1
5.2	HOUSING GOALS, POLICIES AND PROGRAMS .....	5-2
	Housing and Neighborhood Conservation.....	5-2
	Housing Production.....	5-5
	Housing Assistance .....	5-10
	Removal of Government Constraints.....	5-12
	Fair and Equal Housing Opportunity.....	5-16
	Conservation of Resources.....	5-17
5.3	QUANTIFIED OBJECTIVES.....	5-20

## **APPENDIX: 2007-2014 HOUSING PROGRAM ACCOMPLISHMENTS MATRIX**

## List of Figures

Figure 1-1	Regional Location .....	1-2
Figure 3-1	Flooding and Fire Hazards.....	3-8
Figure 4-1	Vacant Residential Parcels .....	4-6
Figure 4-2	Housing Opportunity Sites .....	4-7
Figure 4-3	Firehouse Square Target Site.....	4-12
Figure 4-4	Emmett Plaza Target Site .....	4-15
Figure 4-5	Belmont Station Target Site .....	4-17
Figure 4-6	Hill Street Target Site .....	4-19
Figure 4-7	El Camino Real Housing Opportunities .....	4-27
Figure 4-8	Existing Infrastructure .....	4-31

## List of Tables

Table 2-1	Income Category Definitions.....	2-1
Table 2-2	San Mateo County Income Limits.....	2-1
Table 2-3	San Mateo County and Cities Population Change (2000-2030).....	2-2
Table 2-4	Comparison of Population Growth Trends and Projections (1990-2030) .....	2-3
Table 2-5	Plan Bay Area Projections for Housing, Households and Jobs (2010-2040) .....	2-4
Table 2-6	Projections for Population, Households and Total Jobs (2010-2040) .....	2-5
Table 2-7	Race and Ethnicity (2011).....	2-6
Table 2-8	Age of Residents (2011) .....	2-6
Table 2-9	Total Housing Units (2000, 2010, 2013).....	2-7
Table 2-10	Residential Building Types Comparison (2011).....	2-8
Table 2-11	Number of Bedrooms Per Unit Comparison (2011).....	2-8
Table 2-12	Vacancy Rates (2000 and 2011) .....	2-9
Table 2-13	Tenure of Housing in Belmont (2000 and 2011).....	2-9
Table 2-14	Average Household Size of Owners Compared to Renters (2000 and 2011).....	2-10
Table 2-15	Households by Type (2011).....	2-10
Table 2-16	Household Income (2011).....	2-11
Table 2-17	City of Belmont Households by Income Category and Housing Tenure (2010).....	2-12
Table 2-18	Home Affordability by Occupation (2013) .....	2-12
Table 2-19	Workforce Age, Salary and Education (2011) .....	2-13

Table 2-20	Median Single Family Home Sales Price .....	2-14
Table 2-21	Median Condominium Home Sales Price .....	2-15
Table 2-22	Ability to Pay for For-Sale Housing Belmont (2013).....	2-16
Table 2-23	Average Rents in Belmont (2005-2013).....	2-17
Table 2-24	Summary of Rents (2013) .....	2-17
Table 2-25	Ability to Pay for Rental Housing in Belmont (2013) .....	2-18
Table 2-26	Median Home Sales Prices in 2013 Dollars .....	2-19
Table 2-27	Average Rents in Belmont in 2013 Dollars .....	2-19
Table 2-28	Households Overpaying for Housing (2011) .....	2-20
Table 2-29	Number of Overcrowded Units (2011) .....	2-21
Table 2-30	Year Structure Built (2011).....	2-22
Table 2-31	Number of Potential Housing Problems (2011).....	2-22
Table 2-32	Regional Housing Needs Allocation (2014-2022) .....	2-23
Table 2-33	Senior Households by Income (2011).....	2-25
Table 2-34	Senior Households by Tenure (2011) .....	2-25
Table 2-35	Type of Developmental Disability in San Mateo County (2013).....	2-27
Table 2-36	Age of People with Development Disabilities in San Mateo County .....	2-27
Table 2-37	Living Arrangements of People with Developmental Disabilities (2013).....	2-28
Table 2-38	Living Arrangements of People with Developmental Disabilities SMC .....	2-29
Table 2-39	Age and Type of Disability (2011) .....	2-29
Table 2-40	Female Headed Households (2011) .....	2-30
Table 2-41	Households with 5 or More Persons by Tenure and Housing Problems (2010) .....	2-31
Table 2-42	Housing Needs of Extremely Low Income Households in Belmont (2010).....	2-32
Table 2-43	Homeless Count in the City of Belmont and San Mateo County (2013).....	2-33
Table 2-44	Demographics of the Homeless Population in San Mateo County (2013).....	2-33
Table 2-45	Location When Homelessness Occurred (2013) .....	2-33
Table 2-46	Location of the Homeless Population in San Mateo County (2007-2013) .....	2-34
Table 2-47	Farm Workers in San Mateo County (2012) .....	2-34
Table 2-48	Inventory of Publicly-Assisted Housing Projects – Belmont (2014) .....	2-35
Table 2-49	Replacement Costs – San Mateo County (2009).....	2-38
Table 2-38	Living Arrangements of People with Developmental Disabilities SMC .....	2-29
Table 2-39	Age and Type of Disability (2011) .....	2-29
Table 2-40	Female Headed Households (2011) .....	2-30
Table 2-41	Households with 5 or More Persons by Tenure and Housing Problems (2010) .....	2-31

Table 2-42	Housing Needs of Extremely Low Income Households in Belmont (2010) .....	2-32
Table 2-43	Homeless Count in the City of Belmont and San Mateo County (2013) .....	2-33
Table 2-44	Demographics of the Homeless Population in San mateo County (2013) .....	2-33
Table 2-45	Location When Homelessness Occurred (2013) .....	2-33
Table 2-46	Location of the Homeless Population in San Mateo County (2007-2013) .....	2-34
Table 3-1	Vacant Residential Lan Prices in Belmont (2012-2013) .....	3-2
Table 3-2	Disposition of Applications for Conventional Home Purchase Loans (2012) .....	3-4
Table 3-3	Land Use Categories Allowing Residential Uses .....	3-9
Table 3-4	Housing Types Permitted by Zone .....	3-10
Table 3-5	Residential Development Standards .....	3-13
Table 3-6	Parking Requirements .....	3-16
Table 3-7	Model Development Fees Belmont (2009) .....	3-19
Table 4-1	Vacant Residentially-Zoned Housing Opportunities .....	4-3
Table 4-2	Sample of Buildout Capacities .....	4-8
Table 4-3	Firehouse Square Target Site Parcels with Residential Capacity .....	4-11
Table 4-4	Emmett Plaza Target Site Parcels with Residential Capacity .....	4-14
Table 4-5	Belmont Station Target Site Parcels with Residential Capacity .....	4-16
Table 4-6	Hill Street Target Site Parcels with Residential Capacity .....	4-18
Table 4-7	Belmont Village PDA Summary of Sites with Residential Capacity .....	4-20
Table 4-8	El Camino Real Corridor Sites with Residential Capacity .....	4-23
Table 4-9	El Camino Real Corridor Summary of Sites with Residential Capacity .....	4-26
Table 4-10	Comparison of RHNA and Available Residential Sites .....	4-32
Table 4-11	Potential Financial Resources for Housing Activities .....	4-36
Table 5-1	Progress Towards 2007-2014 RHNA (Housing Units) .....	5-1
Table 5-2	Quantified Objectives .....	5-21

## List of Charts

Chart 2-1	Population Growth in Belmont .....	2-3
Chart 2-2	Residential Building Types in Belmont (2011) .....	2-7
Chart 2-3	Tenure of Housing in Belmont (2011) .....	2-9
Chart 2-4	Distribution of Households in Belmont by Income (2010) .....	2-11
Chart 2-5	Belmont Houseolds Overpaying for Housing by Income .....	2-20
Chart 2-6	Number of People Projected to Turn 65 Each Year in the United States .....	2-24

# 1 Introduction

## 1.1 COMMUNITY CONTEXT

---

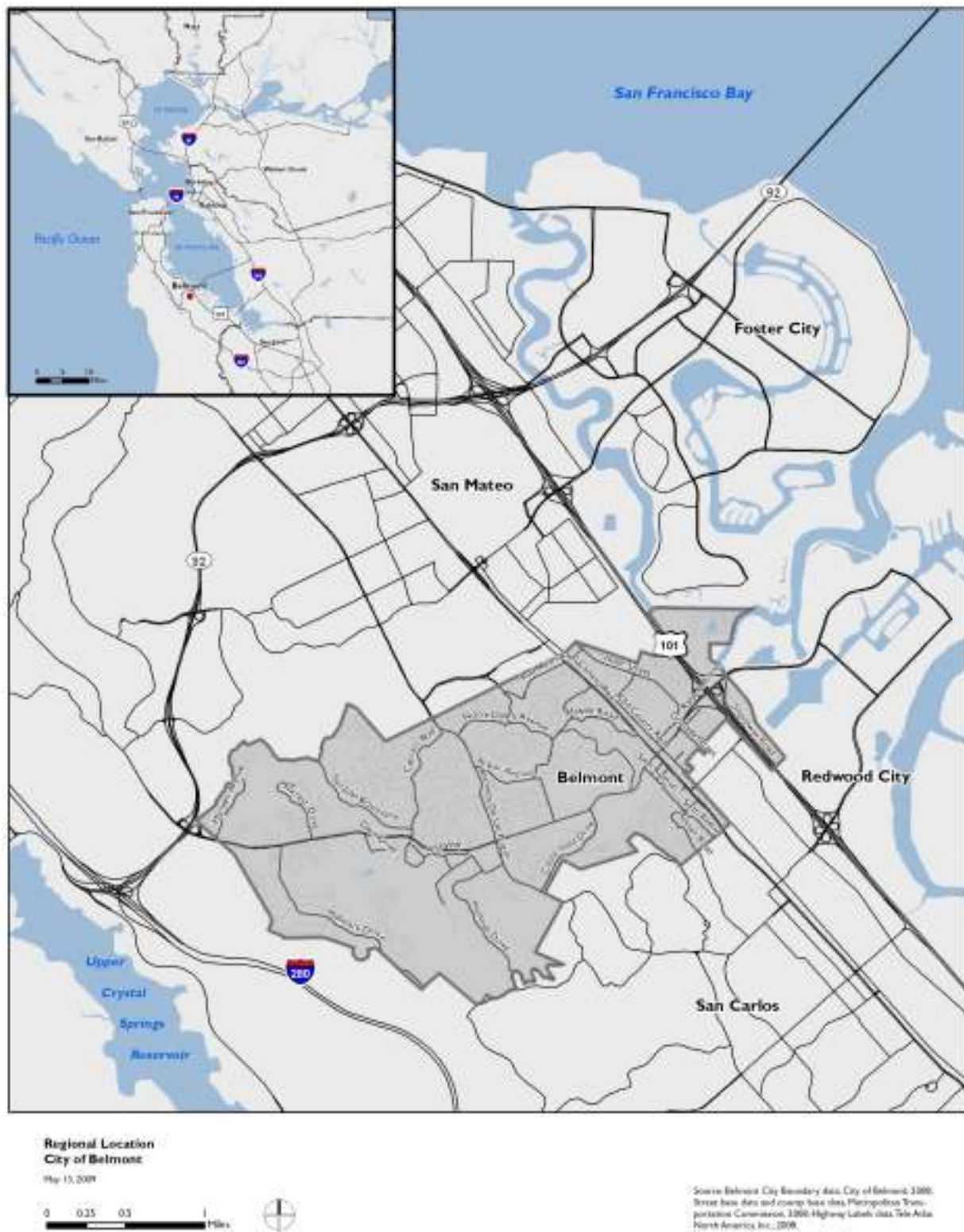
Known for its wooded hills, views of the San Francisco Bay and stretches of open space, Belmont is a quiet residential community in the midst of the culturally and technologically rich Bay Area. Belmont is located in San Mateo County, half-way between San Francisco and San Jose (see Figure 1-1). The city is within easy driving distance of the Pacific coast, three major airports, and major employment centers including San Francisco, Silicon Valley, and the East Bay. Since its incorporation in 1926, Belmont has grown from a small town of less than 1,000 residents to a community of over 26,000 in 2010. Much of the City's population and housing growth occurred during the 1950s and 1960s during the post-war periods. Most of the neighborhoods are found on the hillsides with many open spaces and parks. There are excellent private and public schools with high test scores, and the only university in San Mateo County, Notre Dame De Namur. The downtown has easy access to freeway and rail transportation and is a mix of locally-owned shops and other commercial uses.

The community's demographics have not changed appreciably since the 1990s, in contrast with other parts of the Bay Area. As with other communities in San Mateo County, the population is slowly aging and the percentage of Asians and Pacific Islanders is increasing. Belmont remains primarily a residential community. In 2005, there were approximately 6,880 jobs in the City; the ratio of jobs to employed residents was 0.7. Approximately two-thirds of its developed land is occupied by housing, with single-family homes representing 64 percent and multi-family units representing 36 percent of the housing stock. Because much of its residential growth occurred in the 1950s and 1960s, nearly 90 percent of the housing stock is over 30 years old. A wide variety of types of affordable housing exist in Belmont, including senior housing, family housing, student housing, rental housing, and housing for the disabled.

The community is approaching build-out, and has a limited amount of land available for future residential development. Some vacant residential lots exist in the hillside neighborhoods. There are also substantial opportunities for revitalization and redevelopment of sites in the small Central Business District and along the major commercial arterial, El Camino Real. The City is working hard to facilitate mixed-use projects that will add to the vitality of the Central Business District; those projects will incorporate some affordable housing units.

Similar to other Bay Area communities, Belmont's housing market has shifted significantly over the past seven years. Median housing prices increased to over \$1.1 million for a single-family home in 2013. While the economic downturn that began in 2008 resulted in short term tempering of home prices, rents have generally continued to rise throughout region. Housing sales prices have regained losses associated with the recession and most Bay Area homes are too expensive for families with average household incomes to afford (i.e. families spending more than 30% of household income on housing). The median housing price in Belmont in 2013 was lower than the County average; the median home sales price was also lower than neighboring communities San Carlos and Foster City, but higher than neighboring communities San Mateo and Redwood City. In Belmont, high housing prices are attributed to the City's proximity to major employers (such as Oracle), limited vacant land, the high quality of life, and very low vacancy rates. As of 2013, market rent for one-bedroom apartments ranges from \$1,696 to \$1,725. These rents are generally lower than surrounding communities.

Figure 1-1: Regional Location



During the 2001 to 2006 housing element planning period, 402 new units were constructed in Belmont, surpassing the Regional Housing Needs Assessment (RHNA) of 317 units. During the 2007 to 2014 housing element planning period, only 31 new units were constructed, whereas Belmont's share of the RHNA was forecasted at 399 new units. The shortfall of new development can be attributed largely to the economic recession experienced throughout the region. The dissolution of the Belmont Redevelopment Agency eliminated a significant source of affordable housing funding available to the City of Belmont.

During the 2015-2023 planning period, Belmont is faced with various important housing issues: 1) providing housing affordable to all segments of the population; 2) preserving and improving the quality of the housing stock; 3) providing adequate residential sites to accommodate the City's future housing needs; and, 4) achieving a balance between employment and housing opportunities. This Housing Element provides a series of goals, policies, and practical programs to address these housing issues in a manner consistent with goals, policies, and intent of City's vision.

## **1.2 PURPOSE AND SCOPE OF THE HOUSING ELEMENT**

---

The California State Legislature has identified the attainment of a decent home and suitable living environment for every citizen as the State's major housing goal. Recognizing the important role of local planning programs in the pursuit of this goal, the Legislature has mandated that all cities and counties prepare a housing element as part of their comprehensive general plan. The State requires an update of a jurisdiction's Housing Element every five to eight years. The Belmont Housing Element was last comprehensively updated, certified, and adopted in January 2011, covering January 1, 2007 to June 30, 2014. For this planning period, the Housing Element spans eight years—from January 1, 2015 to January 1, 2023.

The Housing Element presents a comprehensive set of housing policies and actions for the years 2015-2023. It builds on an assessment of Belmont's housing needs (including the regional housing needs allocation distributed by the State through the Association of Bay Area Governments) and an evaluation of existing housing programs, available land, and constraints on housing production.

Section 65583 of the Government Code sets forth the specific components to be contained in a community's housing element. This Housing Element is organized to address all of the required topics. Specifically, the Element describes:

- population and employment trends (Chapter 2),
- households characteristics and housing stock characteristics (Chapter 2),
- special housing needs (Chapter 2),
- existing assisted housing and potential risk of conversion to market rates (Chapter 2),
- governmental and non-governmental constraints (Chapter 3),
- a detailed site inventory addressing availability and suitability for affordable housing development (Chapter 4),
- opportunities for energy conservation (Chapter 4),
- a review the accomplishments over the last Housing Element cycle (Chapter 5),

- a new housing program with goals, programs, and implementation actions (Chapter 5) (Government Code Section 65583), and
- quantified objectives that estimate the maximum number of units, by income level, to be constructed, rehabilitated or conserved over the planning period of the element (Chapter 5).

### **1.3 RELATIONSHIP TO THE GENERAL PLAN**

---

The Housing Element is one of the required elements of the Belmont General Plan that the City adopted in 1982. The City's existing General Plan is comprised of the seven State-mandated elements: Land Use-Open Space; Housing; Circulation; Conservation; Noise; and Safety. The Housing Element builds upon the other General Plan Elements and is consistent with the policies set forth in those elements while meeting the requirements of State law. In 2014 work commenced on a comprehensive update to the entire Belmont General Plan, including the seven state mandated elements, plus a Belmont Village Element/Specific Plan focusing on the downtown area. Through this process the City will ensure consistency between the Housing Element and other General Plan elements so that policies introduced in one element are consistent with other elements.

### **1.4 GRAND BOULEVARD INITIATIVE**

---

The Grand Boulevard Initiative is a coordinated effort of 19 cities (including the City of Belmont), San Mateo and Santa Clara counties, and local and regional agencies united to improve the performance, safety, and aesthetics of El Camino Real. Starting at the northern Daly City boundary (where it is named Mission Street) and ending near the Diridon Caltrain Station in central San Jose (where it is named The Alameda), the initiative brings together for the first time all of the agencies having responsibility for the condition, use, and performance of the El Camino Real. The Grand Boulevard Initiative looks to transform El Camino Real from a suburban, low-density strip commercial highway to vibrant, mixed-use, pedestrian-friendly boulevard and destination that links regional transportation improvements and local economic development efforts. Within Belmont, much of the El Camino Real is developed with aging commercial retail centers that provide excellent development opportunity sites.

### **1.5 PLAN BAY AREA AND PRIORITY DEVELOPMENT AREAS (PDA)**

---

Plan Bay Area is an integrated transportation and land-use strategy through the year 2040 that marks the Bay Area's nine-county first long-range plan to meet the requirements of California's landmark 2008 Senate Bill 375. This bill calls on each of the state's 18 metropolitan areas to develop a Sustainable Communities Strategy (SCS) to accommodate future population growth and reduce greenhouse gas emissions from cars and light trucks. Working in collaboration with cities and counties, the Plan advances initiatives to expand housing and transportation choices, create healthier communities, and build a stronger regional economy. The Plan was prepared by the Metropolitan Transportation Commission (MTC) and the Association of Bay Area Governments (ABAG) and approved in July of 2013. It is the long-term regional land-use and transportation strategy for the Bay Area, and Transportation funding from state and federal sources will be distributed consistent with the plan. In addition, it will be used to determine housing needs allocations for Bay Area jurisdictions, including Belmont. The El Camino Real corridor is a "Priority Development Area" (PDA) along which a majority of the new residential development in San Mateo County is expected to be created. The defined ¼-mile buffer around El Camino Real from Daly City to San Jose is a planned PDA to encourage and leverage future growth near transit in existing communities. The City of Belmont designated the Belmont



Villages area as a PDA in 2011. A significant portion of Belmont's housing growth is anticipated to be within the PDA areas, on El Camino Real. By placing new housing in this corridor, residents will benefit from good transit options for local and regional travel.

## **1.6 DATA AND INFORMATION SOURCES**

---

The information for this Housing Element Update came from a variety of sources. Sources used include, but are not limited to: U.S. Census (Census 1990-2012), California Department of Finance, San Mateo County Office of Housing, California Housing Partnership Corporation, Association of Bay Area Governments (ABAG) Projections (2009), and City staff. The San Mateo County 21 Elements Process provided the county jurisdictions with a variety of updated data related to housing needs. The data sources include: Claritas, Inc., RealFacts, Dataquick, all private real estate marketing and data information systems; the HUD Comprehensive Affordability Strategy (CHAS) data systems, and other sources.

## **1.7 COMMUNITY INVOLVEMENT**

---

Government Code Section 65583(c)(8) requires the City to "make a diligent effort to achieve public participation of all economic segments of the community in the development of the housing element." In order to meet this requirement, the City undertook various means of gaining community input.

The City's participation in the current outreach efforts and activities for "21 Elements," which is a collaborative effort to assist all jurisdictions in San Mateo County with their housing element updates, has provided a significant amount of information about lower income and special needs populations in San Mateo County. The 21 Elements meetings included presentations and discussions with the Golden Gate Regional Center on developmental disabilities, housing developers (including affordable housing developers), advocates and funders of affordable housing and special housing needs advocates, other housing experts and organizations providing services to lower income and special needs groups throughout San Mateo County. The City also participated and coordinated with all the other jurisdictions in San Mateo County's sub-RHNA process.

With input from the 21 Elements countywide Housing Element Update collaboration project, a list of local and regional stakeholders was compiled and used to give notice of all study sessions and public hearings held by the Belmont Planning Commission and City Council (see stakeholder notification list, Appendix B). In addition, notice of each study session/public hearing was posted on the City's website and included in the City Manager's weekly update. The City maintained a webpage devoted to the Housing Element Update process, with links to additional sources of information.

In 2014, the City Council and Planning Commission held a series of six public meetings to review the Housing Element goals, policies, programs, and various implementing actions. These meetings were attended by several housing advocacy groups, and the City received written correspondence from housing service providers in support of certain policies and programs. The following is a summary of comments received from the public and the City's efforts to address these comments:

### **Greenbelt Alliance**

In September 2014, the City of Belmont met with a representative of Greenbelt Alliance, to review the draft policies and programs for the Belmont Housing Element. Greenbelt Alliance expressed support for the CA Housing Element Best Practices being promoted by the Housing Leadership Council. Specific policies recommended by Greenbelt Alliance at this meeting focused on anti-displacement strategies and programs serving the rental population in Belmont and San Mateo County. In response to this recommendation, the City added Program 1.5, Anti-Displacement Policy, to the 2015-2023 Housing Element. This program calls for a coordinated effort among each of the San Mateo County jurisdictions to quantify, develop and evaluate potential strategies to address displacement of lower income residents.

### **Housing Leadership Council and California Housing Element Policy Best Practices**

In February 2014, the Housing Leadership Council distributed a document titled California Housing Element Best Practices, which makes recommendations for housing element policies. In reviewing this document it was determined that many of the recommended policies were already included as part of the Belmont Housing Element. For example, the document recommends jurisdictions consider adopting commercial linkage and housing impact fees to be used for the development of more affordable housing. The City of Belmont Housing Element 2015-2023 includes Program 2.1, Affordable Housing Development, which calls for the City to complete participation in the County-wide Housing Nexus Study, and to develop and implement and inclusionary housing ordinance and adopt housing impact fees.

### **Human Investment Project (HIP) Housing**

In February 2014, HIP Housing submitted a letter to the City of Belmont providing policy/program recommendations for San Mateo County jurisdictions. As a longtime supporter of HIP Housing, the Belmont Housing Element 2015-2023 continues to include language supporting HIP Housing's ongoing efforts to provide alternative affordable housing choices in San Mateo County. Additionally, Program 3.3, Nonprofit Assistance, specifically calls for the City of Belmont to continue offering financial and programing support to HIP.

After considering comments received from citizens, property owners and other stakeholders (including the Housing Leadership Council of San Mateo County, San Francisco Organizing Project/Peninsula Interfaith Action and Greenbelt Alliance), the preliminary draft Housing Element was approved by the City Council on December 9, 2014, and by the Planning Commission on December 16, 2014. All of the Planning Commission and City Council meetings were video recorded and broadcast live on the City's cable television channel. The video recorded meetings are archived on the City's website, to provide greater outreach and opportunities to watch.

## **1.8 HOUSING ELEMENT ADOPTION**

---

On April 7, 2015, the Planning Commission reviewed the final Housing Element and Environmental Assessment - Initial Study/Negative Declaration (IS/ND) for the project and recommended City Council adoption. On May 12, 2015, the City Council certified the project IS/ND and adopted the final Housing Element.

## 2 Housing Needs Assessment

### 2.1 INCOME CATEGORIES

The U.S. Department of Housing and Urban Development (HUD) and the California Department of Housing and Community Development (HCD) use household income categories to help standardize analysis of housing needs. The income categories are summarized below and are based on a household's percentage of San Mateo County's Area Median Income (AMI).

**Table 2-1 Income Category Definitions**

Extremely Low	Below 30% of area median income
Very Low	30%-50% of area median income
Low	50%-80% of area median income
Moderate	80%-120% of area median income
Above Moderate	Above 120% of area median income

HCD uses these categories, sometimes with minor adjustments, to establish the annual income limits for San Mateo County, as shown in the table below.

**Table 2-2 San Mateo County Income Limits (2013)**

Income Category	Number of Persons Per Household (Maximum Income)				
	1	2	3	4	5
Extremely Low	\$23,750	\$27,150	\$30,550	\$33,950	\$36,650
Very Low	\$39,600	\$42,250	\$50,900	\$56,550	\$61,050
Lower Income	\$63,350	\$72,400	\$81,450	\$90,500	\$97,700
Median Income	\$72,100	\$82,400	\$92,700	\$103,000	\$111,250
Moderate Income	\$86,500	\$98,900	\$111,250	\$123,600	\$133,500

Source: HCD State Income Limits 2013 and State CDBG and HOME Income Limits also available at <http://www.hcd.ca.gov/hpd/hrc/rep/state/incNote.html>

### 2.2 GENERAL DEMOGRAPHICS AND PROJECTIONS

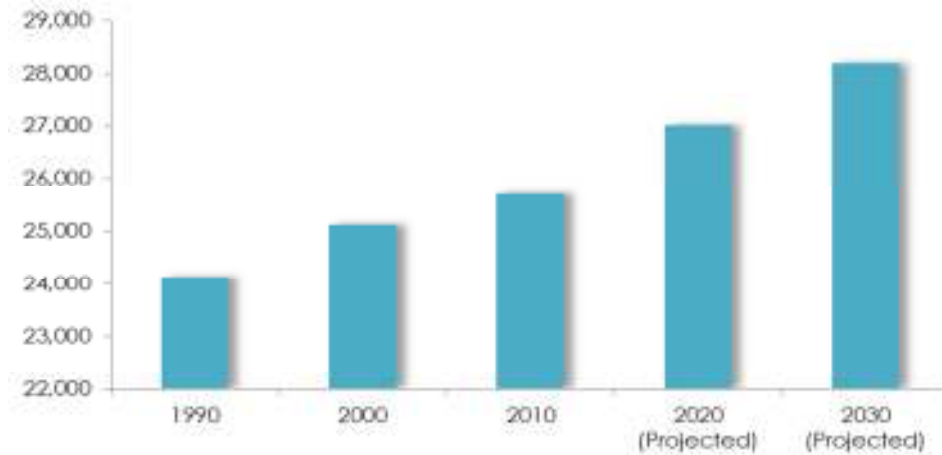
Belmont incorporated in 1926. Over the past 82 years, Belmont has grown from a small town of fewer than 1,000 residents to a community of over 26,000 in the year 2013. From the 1920s through 1950s, the City increased modestly to about 5,500 persons. Following the post-war boom, the population more than doubled to approximately 16,000 by 1960. By 1990, the population was more than 24,000, and in January 2013, according to California Department of Finance (DOF) estimates, Belmont had an estimated population of 26,316 residents. Population projections provide a snapshot of future trends based on assumptions about development capacity, demographic changes and economic conditions. Population counts, estimates and projections are shown in the table below.

**Table 2-3 San Mateo County and Cities Population Change (2000-2030)**

	2000	2010	Estimated Population 2013	Projected Population 2030	Projected % Change 2010-2030
Atherton	7,194	6,914	6,893	7,500	8%
<b>Belmont</b>	<b>25,123</b>	<b>25,835</b>	<b>26,316</b>	<b>28,200</b>	<b>9%</b>
Brisbane	3,597	4,282	4,379	4,800	12%
Burlingame	28,158	28,806	29,426	34,800	21%
Colma	1,187	1,454	1,458	2,000	38%
Daly City	103,625	101,072	103,347	113,700	12%
East Palo Alto	29,506	28,155	28,675	33,200	18%
Foster City	28,803	30,567	31,120	32,700	7%
Half Moon Bay	11,842	11,324	11,581	12,200	8%
Hillsborough	10,825	10,825	11,115	11,600	7%
Menlo Park	30,785	32,026	32,679	35,800	12%
Millbrae	20,718	21,532	22,228	27,100	26%
Pacifica	38,390	37,234	37,948	39,200	5%
Portola Valley	4,462	4,353	4,448	4,700	8%
Redwood City	75,402	76,815	79,074	91,900	20%
San Bruno	40,165	41,114	42,828	51,100	24%
San Carlos	27,718	28,406	28,931	31,900	12%
San Mateo	92,482	97,207	99,061	115,400	19%
South San Francisco	60,552	63,632	65,127	78,800	24%
Woodside	5,352	5,287	5,441	5,600	6%
Unincorporated	61,277	61,611	63,603	73,900	20%
<b>San Mateo County Total</b>	<b>707,163</b>	<b>718,451</b>	<b>735,678</b>	<b>836,100</b>	<b>16%</b>

Source: U.S. Census (2000 and 2010); CA Department of Finance (2013); and, Association of Bay Area Governments, Projections 2013

Belmont grew slowly over the past decade, although the Association of Bay Area Governments (ABAG) predicts this pace will increase over the next several decades. Belmont is predicted to have a population of 28,100 by 2030. The graph below and the table that follow show population trends in Belmont in comparison to the rate of population growth in San Mateo County and California as a whole. Belmont is projected to grow at a slower rate than the county as a whole.

**Chart 2-1 Population Growth in Belmont**

Source: U.S. Census (1990, 2000 and 2010); Association of Bay Area Governments, Projections 2013 for the years 2020 and 2030

**Table 2-4 Comparison of Population Growth Trends and Projections (1990-2030)**

	Number			Percent Change		
	Belmont	San Mateo County	State of California	Belmont	San Mateo County	State of California
1990	24,127	649,623	29,760,021			
2000	25,123	707,163	33,871,648	5%	9%	14%
2010	25,700	718,451	37,253,956	1%	2%	10%
2020 (Projected)	27,000	775,100	40,643,643	5%	8%	9%
2030 (Projected)	28,200	836,100	44,279,354	4%	8%	9%

Source: Association of Bay Area Governments, Projections 2013; US Census SF1 1990-2010; California Department of Finance projections for California (January 2013), <http://www.dof.ca.gov/research/demographic/reports/projections/P-1/>

The table below shows Plan Bay Area projections (approved July 2013) for housing units, households and local jobs. The following tables are ABAG Projections 2013, which provide more detailed information on household characteristics, types of jobs, etc. ABAG Projections 2013 provide an indicator of trends and conditions in San Mateo County and its jurisdictions.

ABAG Projections 2013 are based on 2010 demographic data taken directly from the U.S. Census. The 2010 employment data are derived from (1) California County-Level Economic Forecast, 2011-2040, California Department of Transportation; (2) Bay Area Job Growth to 2040: Projections and Analysis, Center for Continuing Study of the California Economy; and, (3) 1989-2009 National Establishment Times-Series (NETS) Database, Walls & Associates using Dun and Bradstreet data; and labor force data from U.S. Bureau of Labor Statistics and the U.S. Census Bureau's 2005-2009 ACS.

**Table 2-5 ABAG/MTC Plan Bay Area Projections for Housing, Households and Jobs (2010-2040)**

	2010 Housing Units	2040 Housing Units	Percent Change	2010 Households	2040 Households	Percent Change	2010 Jobs	2040 Jobs	Percent Change
Atherton	2,530	2,750	+9%	2,330	2,580	+11%	2,610	3,160	+21%
<b>Belmont</b>	<b>11,030</b>	<b>12,150</b>	<b>+10%</b>	<b>10,580</b>	<b>11,790</b>	<b>+11%</b>	<b>8,180</b>	<b>10,450</b>	<b>+28%</b>
Brisbane	1,930	2,180	+13%	1,820	2,090	+15%	6,780	7,670	+13%
Burlingame	13,030	16,700	+28%	12,360	16,170	+31%	29,540	37,780	+28%
Colma	430	680	+58%	410	660	+61%	2,780	3,200	+15%
Daly City	32,590	36,900	+13%	31,090	35,770	+15%	20,760	26,580	+28%
East Palo Alto	7,820	8,670	+11%	6,940	8,340	+20%	2,670	3,680	+38%
Foster City	12,460	13,350	+7%	12,020	12,950	+8%	13,780	17,350	+26%
Half Moon Bay	4,400	4,660	+6%	4,150	4,410	+6%	5,030	6,020	+20%
Hillsborough	3,910	4,230	+8%	3,690	4,010	+9%	1,850	2,250	+22%
Menlo Park	13,090	15,090	+15%	12,350	14,520	+18%	28,890	34,980	+21%
Millbrae	8,370	11,400	+36%	7,990	11,050	+38%	6,870	9,300	+35%
Pacifica	14,520	15,130	+4%	13,970	14,650	+5%	5,870	7,100	+21%
Portola Valley	1,900	2,020	+6%	1,750	1,900	+9%	1,500	1,770	+18%
Redwood City	29,170	37,890	+30%	27,960	36,860	+32%	58,080	77,480	+33%
San Bruno	15,360	19,820	+29%	14,700	19,170	+30%	12,710	16,950	+33%
San Carlos	12,020	13,800	+15%	11,520	13,390	+16%	15,870	19,370	+22%
San Mateo	40,010	50,200	+25%	38,230	48,620	+27%	52,540	72,950	+39%
South San Francisco	21,810	28,470	+31%	20,940	27,900	+33%	43,550	53,790	+24%
Woodside	2,160	2,250	+4%	1,980	2,080	+5%	1,760	2,060	+17%
Unincorporated	22,510	27,470	+22%	21,070	26,170	+24%	23,570	31,180	+32%
<b>County Total</b>	<b>271,030</b>	<b>326,070</b>	<b>+20%</b>	<b>257,840</b>	<b>315,090</b>	<b>+22%</b>	<b>345,200</b>	<b>445,080</b>	<b>+29%</b>
<b>San Mateo County Change (2010-2040)</b>	<b>+55,040</b>			<b>+57,240</b>			<b>+99,880</b>		

Source: Draft Plan Bay Area, Final Forecast of Jobs, Population and Housing, July 2013

[http://onebayarea.org/pdf/final\\_supplemental\\_reports/FINAL\\_PBA\\_Forecast\\_of\\_Jobs\\_Population\\_and\\_Housing.pdf](http://onebayarea.org/pdf/final_supplemental_reports/FINAL_PBA_Forecast_of_Jobs_Population_and_Housing.pdf)

**Table 2-6 Projections for Population, Households and Total Jobs (2010-2040)**

Geographical Area	2010	2015	2020	2025	2030	2035	2035	2010-2040 Change
<b>Bay Area Regional Total</b>								
Population	7,150,739	7,461,400	7,786,800	8,134,000	8,496,800	8,889,000	9,299,100	1,738,261
Households	2,608,023	2,720,410	2,837,680	2,952,910	3,072,920	3,188,330	3,308,090	580,307
Persons Per Household	2.69	2.69	2.69	2.70	2.71	2.73	2.75	0.06
Employed Residents	3,268,680	3,547,310	3,849,790	3,949,620	4,052,020	4,198,400	4,350,070	929,720
Jobs	3,385,300	3,669,990	3,987,150	4,089,320	4,196,580	4,346,820	4,505,230	961,520
Jobs/Employed Residents	1.04	1.03	1.04	1.04	1.04	1.04	1.04	0.00
<b>San Mateo County</b>								
Population	718,451	745,400	775,100	805,600	836,100	869,300	904,400	150,849
Households	257,837	267,150	277,200	286,790	296,280	305,390	315,100	47,553
Persons Per Household	2.75	2.76	2.76	2.77	2.79	2.81	2.83	0.06
Employed Residents	342,060	368,790	398,220	406,310	413,740	425,830	438,770	83,770
Jobs	345,190	374,940	407,550	414,240	421,500	432,980	445,070	87,790
Jobs/Employed Residents	1.01	1.02	1.02	1.02	1.02	1.02	1.01	0.00
Percent of Bay Area Population	10.0%	10.0%	10.0%	9.9%	9.8%	9.8%	9.7%	-0.3%
Percent of Bay Area Jobs	10.2%	10.2%	10.2%	10.1%	10.0%	10.0%	9.9%	-0.3%
<b>Belmont Planning Area (City Limits and Sphere of Influence)</b>								
Population	25,995	26,600	27,200	27,900	28,400	29,000	29,800	3,005
Households	10,653	10,850	11,100	11,340	11,510	11,660	11,870	1,007
Persons Per Household	2.39	2.40	2.40	2.41	2.42	2.44	2.45	0.05
Employed Residents	12,780	13,550	14,420	14,530	14,540	14,730	14,970	1,950
Jobs	8,880	9,540	10,240	10,430	10,620	10,920	11,230	2,040
Jobs/Employed Residents	0.69	0.70	0.71	0.72	0.73	0.74	0.75	0.00
Percent of County Population	3.6%	3.6%	3.5%	3.5%	3.4%	3.3%	3.3%	-0.3%
Percent of County Jobs	2.6%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	-0.1%

Source: ABAG Projections 2013

According to the census, in 2011 almost two-thirds of Belmont's residents were white and another 22 percent were Asian. Thirteen percent of Belmont's population were Hispanic. Latino or Hispanic is not a separate racial category on the American Community Survey (ACS), so all individuals who identify themselves as Latino or Hispanic also belong to another racial category as well (black, white, other, etc.). Belmont was slightly less racially diverse than the county as a whole, although the city has been increasing in diversity over the past decade mostly through the increase of the Asian population. Race and ethnicity are shown in the table below for Belmont, San Mateo County and the State of California.

**Table 2-7 Race and Ethnicity (2011)**

	City of Belmont	San Mateo County	State of California
White	67%	59%	62%
Black	3%	3%	6%
Asian	22%	25%	13%
Other	2%	8%	14%
More than one race	7%	5%	4%
Hispanic	13%	25%	38%
Not Hispanic	87%	75%	62%
Total population	25,863	720,143	37,330,448

Source: 2009-2011 American Community Survey

According to the census, the median age in Belmont was 40 years in 2011, which is slightly higher than the countywide average age of 39 years and the California average age of 35 years. 23 percent of Belmont's residents are children under the age of 19, and 20 percent are adults over the age of 60. Belmont, like other cities in San Mateo County, can expect to see a dramatic increase in the number of seniors as the baby boomer generation ages. Looking out to the year 2030, the California Department of Finance (2013) projects that the number of people over the age of 75 in San Mateo County will increase from 6% of the population to 10% of the population, comprising 79,949 of the projected 803,288 people in San Mateo County in 2030. The table below shows the current distribution of the population in San Mateo County by age cohort.

**Table 2-8 Age of Residents (2011)**

	Belmont in 2000	Belmont in 2011	San Mateo County 2011	State of California 2011
Under 5 years	6%	6%	6%	7%
5 to 19 years	15%	17%	18%	21%
20 to 34 years	21%	18%	19%	22%
35 to 44 years	19%	16%	15%	14%
45 to 59 years	21%	22%	22%	20%
60 to 74 years	11%	13%	13%	11%
75 years & over	6%	7%	6%	5%
Median age	39	40	39	35
Total population	25,123	25,863	720,143	37,330,448

Source: 2000 US Census SF1, 2009-2011 American Community Survey



## 2.3 HOUSING CHARACTERISTICS

### Physical Characteristics

According to California Department of Finance (DOF) estimates, Belmont had a total of 11,037 housing units as of January 2013, which is a four percent increase since 2000 when there were 10,577 housing units in Belmont. The majority of the homes in Belmont are single-family detached (60 percent) and most remaining homes are in buildings of three or more units, with about 20 percent in large buildings of 20 or more units.

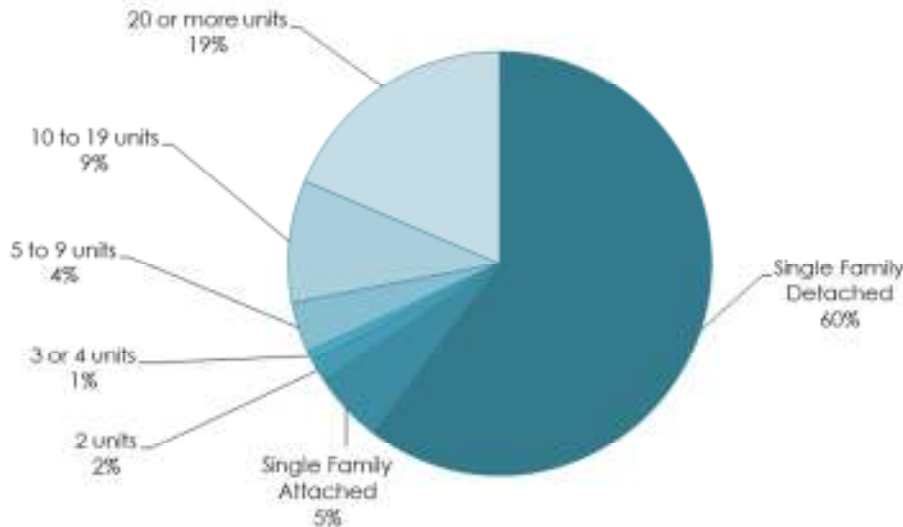
The table below shows housing units in Belmont compared to San Mateo County as a whole and the State of California. The pie chart that follows shows the distribution of housing units by residential building type in Belmont.

**Table 2-9 Total Housing Units (2000, 2010 and 2013)**

	City of Belmont		San Mateo County		State of California	
	Number	Percent Change	Number	Percent Change	Number	Percent Change
2000	10,577	—	260,576	—	12,214,549	—
2010	11,028	4.3%	271,031	4.0%	13,670,304	11.9%
2013	11,037	<0.0%	272,477	0.5%	13,785,797	0.8%

Source: 2000 US Census and California Department of Finance April 2010 and January 2013 Estimates — <http://www.dof.ca.gov/research/demographic/reports/estimates/e-5/2011-20/view.php>

**Chart 2-2 Residential Building Types in Belmont (2011)**



Source: 2009-2011 American Community Survey

The tables below are from the census and compare the distribution of building types and the number of bedrooms per unit between Belmont, San Mateo County as a whole and the State of California. As of 2011, well over half of the units in Belmont had more than three bedrooms — 18 percent had one bedroom, 18 percent had two bedrooms, and 36 percent had three bedrooms.

**Table 2-10 Residential Building Types Comparison (2011)**

	City of Belmont	San Mateo County	State of California
Single family detached	60%	57%	58%
Single family attached	5%	9%	7%
2 units	2%	2%	3%
3 or 4 units	1%	5%	6%
5 to 9 units	4%	6%	6%
10 to 19 units	9%	6%	5%
20 or more units	19%	14%	11%
Mobile home or other	0%	1%	4%
<b>Total Housing Units</b>	<b>10,778</b>	<b>271,140</b>	<b>13,688,351</b>

Source: 2009-2011 American Community Survey

**Table 2-11 Number of Bedrooms Per Unit Comparison (2011)**

	City of Belmont	San Mateo County	State of California
No bedroom	4%	4%	4%
1 bedroom	18%	16%	14%
2 bedrooms	18%	26%	28%
3 bedrooms	36%	34%	33%
4 bedrooms	20%	16%	16%
5 or more bedrooms	4%	5%	4%
<b>Total</b>	<b>10,778</b>	<b>271,140</b>	<b>13,688,351</b>

Source: 2009-2011 American Community Survey

## Occupancy Characteristics

Similar to the rest of San Mateo County and the Bay Area as a whole, the demand for both rental and ownership housing in Belmont is strong. Belmont has extremely low vacancy rates. According to 2011 data from the American Community Survey, Belmont has no vacant ownership homes, and only a vacancy rate of two percent for rental homes. According to information from the California DOF, the overall vacancy rate in Belmont was 4.1 percent as of January 2013, although this figure includes all housing, including vacant housing unavailable for rent or sale.

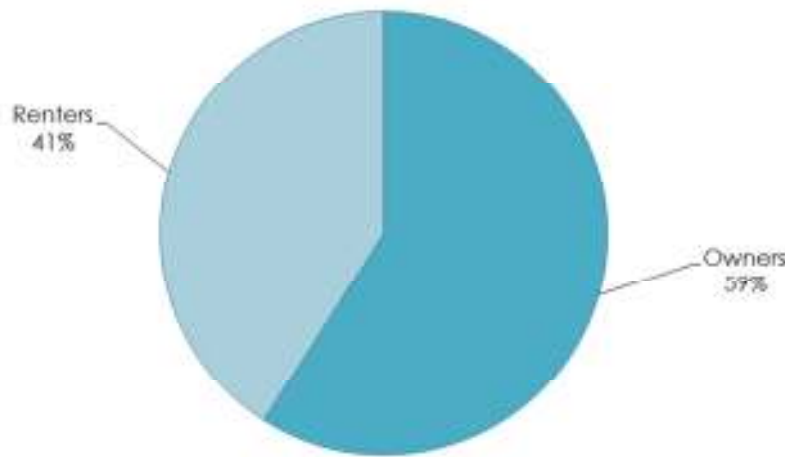
A housing market with a vacancy rate under five percent is considered to be tight and contributes to concerns about overcrowding, housing availability and choice, and housing affordability. The recent increases in rents and construction of new rental housing in San Mateo County are indicative of the high demand for rental housing relative to the supply of available rental units.

**Table 2-12 Vacancy Rates (2000 and 2011)**

		City of Belmont	San Mateo County	State of California
<b>2000</b>	Owner	0.3%	0.5%	1.4%
	Renter	1.0%	1.8%	3.7%
<b>2011</b>	Owner	0.0%	1.2%	2.2%
	Renter	1.9%	4.0%	5.5%

Source: 2009-2011 American Community Survey, 2000 US Census

The pie chart below shows that more than half of the occupied housing units in Belmont are owner-occupied (59 percent), the same rates as San Mateo County as a whole.

**Chart 2-3 Tenure of Housing in Belmont (2011)**

Source: 2009-2011 American Community Survey

The table below compares the distribution of owner and renter housing in 2000 and 2011 with San Mateo County as a whole and the State of California.

**Table 2-13 Tenure of Housing (2000 and 2011)**

		City of Belmont	San Mateo County	State of California
<b>2000</b>	Percent Owners	60%	61%	57%
	Percent Renters	40%	39%	43%
<b>2011</b>	Percent Owners	59%	59%	56%
	Percent Renters	41%	41%	44%

Source: 2010 US Census SF1, 2009-2011 American Community Survey

Belmont's average household size was 2.4 as of January 2013 (California Department of Finance). Based on the census, ownership households were larger (2.8 people per household) while rental households were smaller (two people per household).

**Table 2-14 Average Household Size of Owners Compared to Renters (2000 and 2011)**

		<b>City of Belmont</b>	<b>San Mateo County</b>	<b>State of California</b>
<b>2000</b>	Average Household Size	2.4	2.7	2.9
<b>2011</b>	Average Household Size	2.4	2.7	2.9
	Owners Average Household Size	2.8	2.8	3.0
	Renters Average Household Size	2.0	2.7	2.9

*Source: 2010 US Census SF1, 2009-2011 American Community Survey*

Most of the households in Belmont are family households (63 percent) — 31 percent with children and 32 percent without children. Just under a third of the households are comprised of a single person living alone. According to a United State Census Bureau report, nationwide over the last 60 years the number of single person households has increased dramatically — from 10 percent of all households in the United States in 1950, to 17 percent in 1970, and 27.4 percent of all households by 2012. The share of households that were married couples with children has halved since 1970, from 40 percent to 20 percent in 2012, according to the report. Households by type in 2011 are shown in the table below.

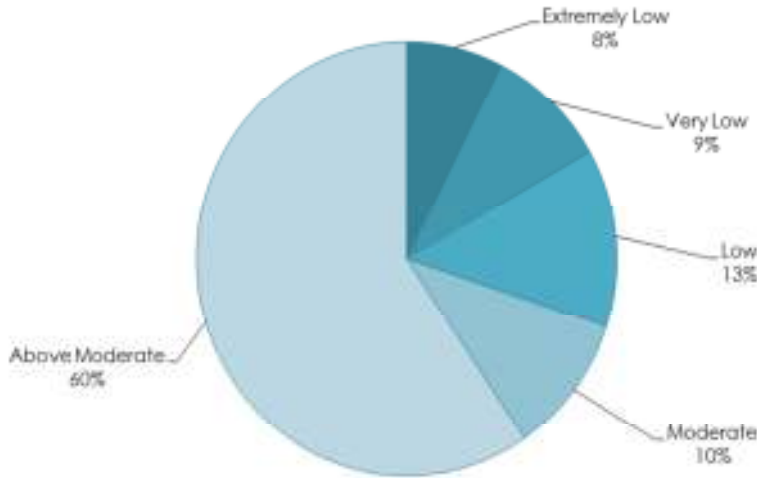
**Table 2-15 Households by Type (2011)**

	<b>City of Belmont</b>	<b>San Mateo County</b>	<b>State of California</b>
Single person	31%	25%	24%
Family no kids	32%	37%	35%
Family with kids	31%	31%	33%
Multi-person, nonfamily	6%	7%	7%
<b>Total households</b>	<b>10,332</b>	<b>256,305</b>	<b>12,433,049</b>

*Source: 2009-2011 American Community Survey*

As of 2011, the median household income in Belmont was \$103,363, which is higher than the countywide median of \$92,000. The graph below shows the distribution of households by income in Belmont in 2010. As of 2010, 30 percent of Belmont's households were considered lower income (earning less than 50% of the San Mateo County median income), with nine percent of Belmont's households considered extremely low income (earning less than 30% of the San Mateo County median income). The majority of households in Belmont, 60 percent, earned more than a moderate income in 2010.

**Chart 2-4 Distribution of Households in Belmont by Income (2010)**



Source: CHAS Data 2006-2010

**Table 2-16 Household Income (2011)**

	City of Belmont	San Mateo County	State of California
Under \$25,000	8%	12%	21%
\$25,000 to \$34,999	7%	6%	9%
\$35,000 to \$49,999	7%	10%	13%
\$50,000 to \$74,999	17%	16%	17%
\$75,000 to \$99,999	13%	12%	12%
\$100,000+	48%	44%	28%
Poverty Rate	5%	7%	16%
<b>Total</b>	<b>10,332</b>	<b>256,305</b>	<b>12,433,049</b>
Median Income 2000	\$109,222	\$95,606	\$64,116
Median Income 2011	\$103,363	\$91,958	\$63,816

Source: 2009-2011 American Community Survey, Association of Bay Area Governments, adjusted to 2013 dollars

Generally, renters are as likely as owners to be lower income. However, lower income renters are more likely to be impacted when rents increase due to their income and the limited availability of choices in the rental housing market.

**Table 2-17 City of Belmont Households by Income Category and Housing Tenure (2010)**

	<b>Extremely Low Income</b>	<b>Very Low Income</b>	<b>Low Income</b>	<b>Moderate Income</b>	<b>Above Moderate Income</b>
Owners	36%	40%	45%	59%	69%
Renters	64%	60%	55%	41%	31%
Total Number	770	970	1,375	1,080	6,160
Percent of all households	7%	9%	13%	10%	59%

Source: CHAS Data 2006-2010

## 2.4 HOUSING SAN MATEO COUNTY'S WORKFORCE

Though San Mateo County has a robust economy, much of its workforce cannot afford to live within the county. Job growth has been strong, although cyclical, over the past 10 years, and is projected to continue. However, housing development has not kept up the pace with the growth in local jobs. According to the Department of Housing (Housing Needs Study, 2007), by 2025, San Mateo County's supply of housing will only meet one third to one half of the demand. Additionally, 40 percent of new jobs in the county will pay lower income wages.

A home meets the standard definition of affordability if it does not cost more than 30 percent of a household's income. A household that spends more than 30 percent of its gross income on housing is considered to be overpaying for housing. Housing that costs more than 30% of household income is a more acute problem for lower income households, since there is less discretionary money for other necessities.

While individual household income conditions vary, an example can be useful to illustrate affordability conditions for a low income family in San Mateo County. A four-person family with one parent working fulltime as a cook and the other parent working in retail, can afford a monthly rent of about \$1,400 and a home sales price of \$222,000. A single parent family with the adult working as a police officer would be considered moderate income, and can afford a monthly rent of about \$2,400 and a home costing \$374,000. Neither of these example households can afford San Mateo County's median condominium, costing \$579,418, or single-family home, which costs \$1,246,121 (SAMCAR), although the example single-parent family can afford the median county rent of \$2,234. Other examples of affordable home sales and rents based on occupation are shown in the table below.

**Table 2-18 Home Affordability by Occupation (2013)**

<b>Occupation</b>	<b>Annual Salary</b>	<b>Affordable Home</b>	<b>Affordable Rent</b>
Elementary School Teacher	\$66,590	\$255,805	\$1,665
Police Officer	\$97,487	\$374,495	\$2,437
Cook	\$29,247	\$112,352	\$731
Retail Salesperson	\$28,427	\$109,202	\$711
Registered Nurse	\$112,137	\$430,774	\$2,804

Source: HCD State Income Limits 2013; [www.hsh.com/calc-howmuch.html](http://www.hsh.com/calc-howmuch.html); Maximum Affordable House Price is based on the following assumptions: 4.5% interest rate; 30-year fixed loan; 50% Yearly Salary as Down Payment; 1% property tax; PMI, .5% insurance rate; and no other monthly payments/debt.

## Employment

Belmont is primarily a residential community with approximately 5,300 jobs, or one job for every five residents. Ninety-one percent of people who work in Belmont live elsewhere, and only five percent of Belmont's employed residents work within the city, according to census data.

According to ABAG projections, employment in Belmont will increase by almost a third, or 2,320 jobs, between 2000 and 2025. Almost half these jobs will be in the Financial and Professional Service sector. The table below shows the distribution of the workforce in Belmont and San Mateo County by age, salary and education.

**Table 2-19 Workforce Age, Salary and Education (2011)**

	City of Belmont	San Mateo County
<b>Jobs by Worker Age</b>		
Age 29 or Younger	22%	19%
Age 30 to 54	56%	61%
Age 55 or Older	23%	20%
<b>Salaries Paid by Jurisdiction Employers</b>		
\$1,250 per Month or Less	17%	14%
\$1,251 to \$3,333 per Month	32%	27%
More than \$3,333 per Month	51%	59%
<b>Jobs by Worker Educational Attainment</b>		
Less than High School	9%	9%
High school or Equivalent, No College	14%	13%
Some College or Associate Degree	23%	23%
Bachelor's Degree or Advanced Degree	33%	36%
Educational Attainment Not Available	22%	19%
<b>Total Workers</b>	<b>5,354</b>	<b>303,529</b>

*Source: 2011 U.S. Census On The Map; (Educational Attainment Not Available is for workers 29 and younger)*

## Home Prices and Sales Housing Affordability

There has been a dramatic increase in the cost of housing in the past several decades in Belmont. The median price of a single family dwelling in Belmont increased by 45 percent between 1990 and 2000, and then by an additional 55 percent between 2000 and 2008.

According to data from Zillow ([www.zillow.com](http://www.zillow.com)), in October 2013 the median sale price for a single-family home in Belmont was \$1,069,000 and the median sale price for a multi-family home was \$757,000. Also according to Zillow, home sales prices in Belmont have increased by seventeen percent in the past year. In general, Belmont's housing prices are more expensive than countywide averages.

For single people and families earning a moderate income or below, the median-priced home in Belmont is unaffordable and rental housing provides the only option. A lack of affordable housing can lead to overcrowding or overpayment for lower income households, and may mean that lower income people are forced to live elsewhere.

The tables below are from the San Mateo County Association of Realtors (SAMCAR) and show median single family and condominium home price trends between 2005 and the third quarter of 2013. The average price of a single family home in San Mateo County increased between 2005 and 2013 by about \$150,000 (from \$1,095,951 in 2005 to \$1,246,121 in 2013). The average priced condominium decreased in price during that same time period by \$6,616 (from \$586,034 in 2005 to \$579,418 in 2013).

**Table 2-20 Median Single Family Home Sales Prices (2005, 2010, 2012 and 3<sup>rd</sup> Quarter 2013)**

	2005	2010	2012	Third- Quarter of 2013	Actual Change (2005-2013)
Atherton	\$3,000,000	\$2,900,000	\$3,200,000	\$3,225,000	+\$225,000
<b>Belmont</b>	<b>\$920,500</b>	<b>\$882,000</b>	<b>\$912,000</b>	<b>\$1,123,500</b>	<b>+\$203,000</b>
Brisbane	\$690,500	\$532,500	\$597,500	\$720,000	+\$29,500
Burlingame	\$1,250,000	\$1,080,000	\$1,300,000	\$1,520,500	+\$270,500
Colma	\$792,500	\$462,500	\$432,500	\$400,000	-\$392,500
Daly City	\$730,000	\$520,000	\$485,000	\$630,767	-\$99,233
East Palo Alto	\$605,000	\$247,250	\$285,000	\$400,000	-\$205,000
Foster City	\$1,050,000	\$962,500	\$1,000,000	\$1,278,000	+\$228,000
Half Moon Bay	\$965,000	\$725,000	\$735,500	\$849,900	-\$115,100
Hillsborough	\$2,500,000	\$2,375,000	\$2,750,000	\$3,250,000	+\$750,000
Menlo Park	\$1,255,000	\$1,200,000	\$1,325,000	\$1,460,000	+\$205,000
Millbrae	\$976,500	\$870,000	\$910,000	\$1,205,000	+\$228,500
Pacifica	\$817,500	\$532,500	\$520,000	\$666,000	-\$151,100
Portola Valley	\$1,855,000	\$1,722,000	\$2,200,000	\$1,970,000	+\$115,000
Redwood City	\$835,000	\$1,017,500	\$999,999	\$949,950	+\$114,950
San Bruno	\$749,000	\$549,000	\$536,187	\$710,000	-\$39,000
San Carlos	\$965,000	\$895,000	\$1,000,000	\$1,201,000	+\$236,000
San Mateo	\$860,000	\$750,000	\$778,000	\$925,500	+\$65,500
South San Francisco	\$740,000	\$520,000	\$500,750	\$650,000	-\$90,000
Woodside	\$1,825,000	\$1,755,000	\$1,605,000	\$1,810,000	-\$15,000
San Mateo County Average Sales Price	\$1,095,951	\$934,680	\$976,787	\$1,246,121	+\$150,170

Source: San Mateo County Association of Realtors (SAMCAR), based on statistics compiled by MLS, Inc. — [http://www.samcar.org/index.cfm/sales\\_statistics.htm](http://www.samcar.org/index.cfm/sales_statistics.htm)



**Table 2-21 Median Condominium Home Sales Prices (2005, 2010, 2012 and 3<sup>rd</sup> Quarter 2013)**

	2005	2010	2012	Third-Quarter of 2013	Actual Change (2005-2013)
Atherton	\$715,000	\$688,700	—	—	—
<b>Belmont</b>	<b>\$527,000</b>	<b>\$410,000</b>	<b>\$525,000</b>	<b>\$804,000</b>	<b>+\$277,000</b>
Brisbane	\$660,000	\$330,000	\$417,322	\$508,000	-\$152,000
Burlingame	\$650,000	\$539,250	\$648,000	\$685,000	+\$35,000
Colma	—	—	\$385,000	—	—
Daly City	\$485,000	\$277,500	\$261,000	\$417,500	-\$67,500
East Palo Alto	\$470,000	\$246,000	\$290,000	\$425,000	-\$45,000
Foster City	\$679,500	\$600,000	\$570,000	\$660,000	-\$19,500
Half Moon Bay	\$552,250	\$365,000	\$366,250	\$439,000	-\$113,250
Hillsborough	—	—	—	\$572,000	—
Menlo Park	\$830,000	\$816,000	\$895,000	\$864,000	+\$34,000
Millbrae	\$600,000	\$512,500	\$549,000	\$624,900	+\$24,900
Pacifica	\$573,281	\$360,000	\$311,250	\$452,250	-\$121,031
Portola Valley	—	—	—	—	—
Redwood City	\$539,500	\$438,500	\$490,000	\$592,500	+\$53,000
San Bruno	\$355,500	\$199,500	\$560,000	\$278,500	-\$77,000
San Carlos	\$614,750	\$525,000	\$500,000	\$727,000	+\$112,250
San Mateo	\$505,000	\$365,000	\$405,000	\$517,000	+\$12,000
South San Francisco	\$535,500	\$335,000	\$310,000	\$433,000	-\$102,500
Woodside	\$725,000	—	—	\$840,000	+\$115,000
San Mateo County Average Sales Price	\$586,034	\$449,467	\$457,835	\$579,418	-\$6,616

Source: San Mateo County Association of Realtors (SAMCAR), based on statistics compiled by MLS, Inc. —  
[http://www.samcar.org/index.cfm/sales\\_statistics.htm](http://www.samcar.org/index.cfm/sales_statistics.htm)

The ability of a household to be able to purchase a median priced single family home or townhome/condominium is shown in the table below. The annual income, or ability to pay, is based on the income limits by household size established annually by HCD.

**Table 2-22 Ability to Pay for For-Sale Housing Belmont (2013)**

	Annual Income	Maximum Affordable Home Price	Median Priced Single Family Detached Home	Affordability Gap for Single Family Home	Median Priced Townhouse or Condominium	Affordability Gap for Condo
<b>Single Person</b>						
Extremely Low Income	\$23,750	\$97,114	\$1,069,000	-\$971,886	\$530,250	-\$433,136
Very Low Income	\$39,600	\$161,925	\$1,069,000	-\$907,075	\$530,250	-\$368,325
Low Income	\$63,350	\$259,039	\$1,069,000	-\$809,961	\$530,250	-\$271,211
Median Income	\$72,100	\$294,818	\$1,069,000	-\$774,182	\$530,250	-\$235,432
Moderate Income	\$86,500	\$353,699	\$1,069,000	-\$715,301	\$530,250	-\$176,551
<b>Four Person</b>						
Extremely Low Income	\$33,950	\$138,822	\$1,069,000	-\$930,178	\$530,250	-\$391,428
Very Low Income	\$56,550	\$231,233	\$1,069,000	-\$837,767	\$530,250	-\$299,017
Low Income	\$90,500	\$347,655	\$1,069,000	-\$721,345	\$530,250	-\$182,595
Median Income	\$103,000	\$370,055	\$1,069,000	-\$698,945	\$530,250	-\$160,195
Moderate Income	\$123,600	\$505,402	\$1,069,000	-\$563,598	\$530,250	-\$24,848

Source: Baird + Driskell Community Planning; San Mateo County Association of Realtors; [www.hsh.com/calc-howmuch.html](http://www.hsh.com/calc-howmuch.html)  
 (Maximum Affordable House Price is based on the following assumptions: 4.5% interest rate; 30-year fixed loan; 50% Yearly Salary as Down Payment; 1% property tax; PMI, .5% insurance rate; and no other monthly payments/debt)

## Rents and Rental Housing Affordability

Rents in Belmont have significantly exceeded pre-housing crisis rates as of 2013. According to RealFacts LLC, a firm that conducts monthly surveys of rents for complexes over 50 units in size, in 2013 a 1-bedroom home in Belmont cost \$1,696, to rent and a two-bedroom home cost \$2,254 to rent.

Rents have been generally rising since 2010, after seeing a dip during the recent housing and economic downturn. RealFacts' most recent report, prepared in October 2013, concludes "Bay Area apartment rents slowed their march upward in the third quarter in a sign that the worst may be over in a region that has been slammed by two years of increases."

Between 2005 and 2013, as shown in the table below, rent for a one-bedroom, one-bath home increased 57.3 percent, and rent for a two-bedroom, one-bath home increased 67.8 percent.

**Table 2-23 Average Rents in Belmont (2005-2013)**

	Studio		1 Bedroom 1 Bath		2 Bedroom 1 Bath		3 Bedroom 2 Bath	
	Price	Percent Increase	Price	Percent Increase	Price	Percent Increase	Price	Percent Increase
2005	\$878	—	\$1,078	—	\$1,343	—	\$1,573	—
2006	\$909	4%	\$1,189	10%	\$1,371	2%	\$1,809	15%
2007	\$949	4%	\$1,316	11%	\$1,487	8%	\$2,017	11%
2008	\$1,093	15%	\$1,390	6%	\$1,663	12%	\$2,189	9%
2009	\$1,041	-5%	\$1,318	-5%	\$1,651	-1%	\$2,105	-4%
2010	\$1,069	3%	\$1,308	-1%	\$1,652	0%	\$2,029	-4%
2011	\$1,196	12%	\$1,429	9%	\$1,717	4%	\$2,266	12%
2012	\$1,304	9%	\$1,609	13%	\$1,892	10%	\$2,460	9%
2013	\$1,387	6%	\$1,696	5%	\$2,254	19%	\$2,643	7%

Source: RealFacts Annual Trends Report (2013)

**Table 2-24 Summary of Rents (2013)**

	City of Belmont		San Mateo County	
	RealFacts	Craigslist	RealFacts	Craigslist
Studio	\$1,387	\$1,384	\$1,463	\$1,429
One Bedroom	\$1,696	\$1,725	\$2,004	\$1,990
Two Bedroom	\$2,254	\$2,251	\$2,285	\$2,660
Three Bedroom	\$2,643	\$3,531	\$3,400	\$3,758
Four Bedroom	—	\$4,513	—	\$6,418

Source: RealFacts Annual Trends Report, based on reporting from large apartment complexes, Craigslist Survey conducted in June and July 2013. County Craigslist information derived from average of municipal sampling.

Based on the data, a single person would need to earn the median income or above in order to afford to rent a one-bedroom apartment in Belmont, and a four-person family would need to earn above the median income to afford a three bedroom apartment. Rental prices in Belmont are generally unaffordable for the 30 percent of the population earning below the median income.

The ability of a household to be able to rent a median a home is shown in the table below. The annual income, or ability to pay, is based on the income limits by household size established annually by HCD.

**Table 2-25 Ability to Pay for Rental Housing in Belmont (2013)**

	Annual Income	Maximum Affordable Monthly Rent	2012 Market Rent	Affordability Gap
<b>Single Person</b>				
Extremely Low Income	\$23,750	\$594	\$1,696	-\$1,102
Very Low Income	\$39,600	\$990	\$1,696	-\$706
Low Income	\$63,350	\$1,584	\$1,696	-\$112
Median Income	\$72,100	\$1,803	\$1,696	\$107
Moderate Income	\$86,500	\$2,163	\$1,696	\$467
<b>Four Person</b>				
Extremely Low Income	\$33,950	\$849	\$2,643	-\$1,794
Very Low Income	\$56,550	\$1,414	\$2,643	-\$1,229
Low Income	\$90,500	\$2,263	\$2,643	-\$381
Median Income	\$103,000	\$2,575	\$2,643	-\$68
Moderate Income	\$123,600	\$3,090	\$1,696	\$1,102

*Source: Baird + Driskell Community Planning; RealFacts (2013). Estimates based upon upper end of income bracket. Single person analysis based upon 1 bedroom 1 bath unit, four-person estimate is based on 3-bedroom 2 bath unit. Ability to pay is based upon 30% of income devoted to housing.*

### Adjusting for Inflation

The tables below adjust sales prices for inflation over the 2005 to 2012 time period and rents over the 2005-2013 (inflation rate of 19 percent over the eight year period). In 2013 dollars, average household income in Belmont decrease from \$109,222 in 2000 to \$103,363 in 2011, or a 5.4 percent decrease in purchasing power over that time period. In real purchasing power (constant 2013 dollars), home sales prices have gone down significantly in Belmont during the 2005-2012 time period. However, over the 2005 to 2013 period rents, in constant 2013 dollars, have increased 32 percent for one-bedroom units and 41 percent for two-bedroom units.

The conclusions of this analysis are that: (1) Sales housing prices are significantly lower than seven years ago, but still only affordable to households making more than a moderate income (2) incomes have decreased, and so household purchasing power has also declined, (3) rents have significantly increased relative to purchasing power, with rents increasing by about 37 percent in real dollars while incomes have decreased over the same time period. This analysis underscores the challenges of availability and affordability of market rate rental and sales housing in San Mateo County.

**Table 2-26 Median Home Sale Prices in 2013 Dollars — Adjusted for Inflation (2005-2012)**

	Single Family			Multi-Family		
	City of Belmont	San Mateo County	State of California	City of Belmont	San Mateo County	State of California
<b>2005</b>	\$1,173,502	\$939,148	\$576,436	\$627,130	\$586,432	\$498,848
<b>2006</b>	\$1,124,490	\$961,170	\$636,410	\$623,875	\$625,140	\$534,980
<b>2007</b>	\$1,125,335	\$935,536	\$594,272	\$789,600	\$600,432	\$493,920
<b>2008</b>	\$1,023,479	\$865,512	\$485,784	\$649,080	\$554,364	\$412,776
<b>2009</b>	\$915,807	\$749,304	\$365,580	\$703,080	\$465,696	\$337,716
<b>2010</b>	\$971,730	\$762,910	\$359,948	\$438,700	\$449,507	\$333,733
<b>2011</b>	\$955,213	\$691,439	\$330,527	\$384,705	\$390,576	\$300,142
<b>2012</b>	\$958,722	\$660,944	\$305,727	\$530,250	\$360,065	\$271,185
<b>7-Year Change</b>	<b>-\$214,780</b>	<b>-\$278,204</b>	<b>-\$270,709</b>	<b>-\$96,880</b>	<b>-\$226,367</b>	<b>-\$227,663</b>
<b>7-Year % Change</b>	<b>-18.3%</b>	<b>-29.6%</b>	<b>-47.0%</b>	<b>-15.4%</b>	<b>-38.6%</b>	<b>-45.6%</b>

Source: San Mateo County Association of Realtors, based on actual sales of each year; State based on Zillow/MLS (adjusted for inflation to 2013 dollars)

**Table 2-27 Average Rents in Belmont in 2013 Dollars — Adjusted for Inflation (2005-2012)**

	Studio		1 Bedroom 1 Bath		2 Bedroom 1 Bath		3 Bedroom 2 Bath	
	Price	Annual Increase	Price	Percent Increase	Price	Annual Increase	Price	Annual Increase
<b>2005</b>	\$1,045	—	\$1,283	—	\$1,598	—	\$1,872	—
<b>2006</b>	\$1,045	0%	\$1,367	7%	\$1,577	-1%	\$2,080	11%
<b>2007</b>	\$1,063	2%	\$1,474	8%	\$1,665	6%	\$2,259	9%
<b>2008</b>	\$1,180	11%	\$1,501	2%	\$1,796	8%	\$2,364	5%
<b>2009</b>	\$1,124	-5%	\$1,423	-5%	\$1,783	-1%	\$2,273	-4%
<b>2010</b>	\$1,144	2%	\$1,400	-2%	\$1,768	-1%	\$2,171	-5%
<b>2011</b>	\$1,232	8%	\$1,472	5%	\$1,769	0%	\$2,334	8%
<b>2012</b>	\$1,317	7%	\$1,625	10%	\$1,911	8%	\$2,485	6%
<b>2013</b>	\$1,387	5%	\$1,696	4%	\$2,254	18%	\$2,643	6%
<b>8-Year Change</b>	<b>+\$342</b>	<b>+32.7%</b>	<b>+\$413</b>	<b>+32.2%</b>	<b>+\$656</b>	<b>+41.0%</b>	<b>+\$771</b>	<b>+41.2%</b>

Source: RealFacts Annual Trends Report, based on reporting from large apartment complexes (over 50 units in size), with rents adjusted for inflation to 2013 dollars

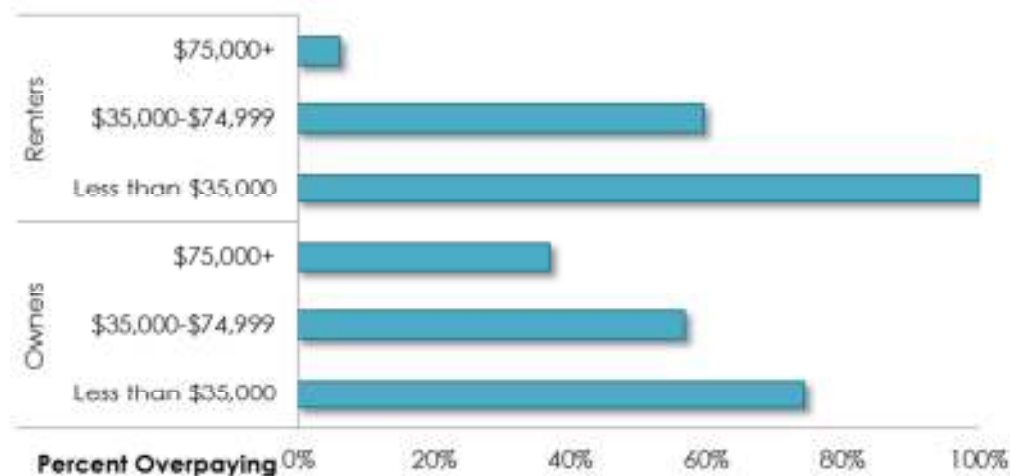
## Overpayment for Housing

The vast majority of Belmont households earning less than \$35,000 annually are overpaying for housing, a slightly higher percentage than in the County at large. Just over half of Belmont households making between \$35,000 and \$75,000 are overpaying for housing as well.

More renters are overpaying for their housing than owners. All Belmont renters making under \$35,000 are overpaying for their homes. Renters making between \$35,000-\$75,000 are also likely to be overpaying as well, and more than a third of renters earning more than \$75,000 annually are also overpaying for housing.

With few choices and limited availability of affordable housing in Belmont, lower-income people may choose to live in overcrowded homes, or could have limited money available to dedicate towards necessities such as food, transportation, and medical care. Alternatively those households could choose to live elsewhere and commute into Belmont for work.

**Chart 2-5 Belmont Households Overpaying for Housing by Income (2011)**



Source: 2009-2011 American Community Survey

**Table 2-28 Households Overpaying for Housing (2011)**

	Income	City of Belmont		San Mateo County	State of California
		Number	Percent	Percent	Percent
<b>Owner-occupied</b>	Less than \$35,000	408	74%	68%	68%
	\$35,000-\$74,999	644	57%	53%	54%
	\$75,000+	1631	37%	33%	27%
<b>Renter-occupied</b>	Less than \$35,000	873	100%	95%	90%
	\$35,000-\$74,999	780	59%	61%	49%
	\$75,000+	117	6%	11%	9%

Source: 2009-2011 American Community Survey. Excludes Households with no income or cash rent.

## Housing Overcrowding

According to the U.S. Census Bureau, a unit is considered overcrowded if it the unit is occupied by more than 1.01 persons per room (excluding bathrooms and kitchens). Homes with more than 1.5 persons per room are considered severely overcrowded. Overcrowding increases health and safety concerns and stresses the condition of the housing stock and infrastructure. Overcrowding correlates strongly with household size, particularly for large households.

As of 2011, Belmont had relatively low rates of overcrowding. Approximately two percent of owner-occupied homes were overcrowded and none were extremely overcrowded. Approximately 1.5 percent of rental homes were overcrowded, and four percent were extremely overcrowded. Rates of overcrowding were lower in Belmont than elsewhere in the county.

**Table 2-29      Number of Overcrowded Units (2011)**

		<b>Number of Occupied Homes in Belmont</b>	<b>City of Belmont Percentage</b>	<b>San Mateo County Percentage</b>	<b>State of California Percentage</b>
<b>Owners</b>	Not overcrowded	5,967	98%	96%	96%
	Overcrowded	130	2.1%	3%	3%
	Extremely overcrowded	0	0.0%	1%	1%
<b>Renters</b>	Not overcrowded	3,997	94%	86%	86%
	Overcrowded	63	1.5%	8%	8%
	Extremely overcrowded	175	4.1%	5%	6%

*Source: 2009-2011 American Community Survey; Note: 0-1 people per room is not overcrowded, 1-1.5 people per room is overcrowded, more than 1.5 people per room is extremely overcrowded*

## Other Housing Issues

In addition to issues with affordability and overcrowding, housing can have physical problems such as lack of facilities or deterioration due to age. One of the best ways to assess the condition of the housing stock is through a windshield survey. The census also provides useful information as to the conditions of the housing stock.

A relatively small amount of Belmont's housing stock has been built since 1980, only about 11 percent. Forty-two percent of Belmont's housing stock was built during or before the 1950s, since this was the period in which Belmont saw the most residential growth. Older housing can be more expensive to maintain and renovate.

The census tracks other housing problems, including a lack of plumbing and kitchen facilities. A small number of houses in Belmont are lacking facilities, with 289 homes, or three percent of the total homes, lacking complete kitchen facilities. The tables below show the age of housing and the number of housing units with housing problems. The census uses the definition of a complete kitchen as including a sink with piped water, range or cook stove and a refrigerator.

**Table 2-30 Year Structure Built (2011)**

	City of Belmont	San Mateo County	State of California
Built in 2000 or more recently	2%	5.4%	12%
Built in 1990s	5%	6%	11%
Built in 1980s	4%	9%	15%
Built in 1970s	21%	17%	18%
Built in 1960s	27%	17%	14%
Built 1950s or Earlier	42%	45%	30%
<b>Total</b>	<b>10,778</b>	<b>271,140</b>	<b>13,688,351</b>

Source: 2009-2011 American Community Survey

**Table 2-31 Number of Potential Housing Problems (2011)**

	City of Belmont		San Mateo County	
	Number	Percent	Percent	Percent
Lacking complete plumbing facilities*	116	1.1%	0.3%	0.6%
Lacking complete kitchen facilities*	289	2.8%	0.9%	1.3%
No telephone service available	193	1.9%	1.2%	1.9%

Source: 2009-2011 American Community Survey

\*Dormitories are considered "group quarters" and are not included in this table.

## **2.5 REGIONAL HOUSING NEEDS ALLOCATION (RHNA)**

The Regional Housing Needs Allocation (RHNA) process addresses housing needs across income levels for each jurisdiction in California. All of the Bay Area's 101 cities and nine counties are given a share of the Bay Area's total regional housing need. The Bay Area's regional housing need is allocated by the California Department of Housing and Community Development (HCD), and finalized through negotiations with the Association of Bay Area Governments (ABAG). San Mateo County jurisdictions, through a unique process different from other Bay Area counties, collaboratively developed a formula to divide up San Mateo County's overall housing allocation among the 21 jurisdictions in the county.

Belmont's RHNA requires that land be made available for a total of 468 new units between 2014 and 2022. Forty-seven percent of those units will be for households making more than moderate income, 14 percent will be for households making moderate income, 13 percent for low-income, and 12 percent for very low income and extremely low income households each. The total number of housing units and the distribution by income category requires the city to make sure there are adequate housing sites and programs to address a variety of housing choices, types and densities.



**Table 2-32 Regional Housing Needs Allocation (2014 – 2022)**

	Extremely Low Income Up to \$31,650	Very Low Income \$31,651- \$52,750	Low Income \$52,751- \$84,400	Moderate Income \$84,401- \$123,600	Above Moderate Income \$123,601+	Total
Atherton	17	18	26	29	3	93
<b>Belmont</b>	<b>58</b>	<b>58</b>	<b>63</b>	<b>67</b>	<b>222</b>	<b>468</b>
Brisbane	12	13	13	15	30	83
Burlingame	138	138	144	155	288	863
Colma	10	10	8	9	22	59
Daly City	200	200	188	221	541	1,350
East Palo Alto	32	32	54	83	266	467
Foster City	74	74	87	76	119	430
Half Moon Bay	26	26	31	36	121	240
Hillsborough	16	16	17	21	21	91
Menlo Park	116	117	129	143	150	655
Millbrae	96	97	101	112	257	663
Pacifica	60	61	68	70	154	413
Portola Valley	10	11	15	15	13	64
Redwood City	353	353	429	502	1,152	2,789
San Bruno	179	179	161	205	431	1,155
San Carlos	97	98	107	111	183	596
San Mateo	429	430	469	530	1,242	3,100
South San Francisco	282	283	281	313	705	1,864
Woodside	11	12	13	15	11	62
Unincorporated	76	77	103	102	555	913
<b>San Mateo County Total</b>	<b>2,292</b>	<b>2,303</b>	<b>2,507</b>	<b>2,830</b>	<b>6,486</b>	<b>16,418</b>

Source: Association of Bay Area Governments, Final 2014-2022 Regional Housing Need Allocation by County. Yearly Income is based on a family of four.

## 2.6 SPECIAL HOUSING NEEDS

Certain groups have greater difficulty in finding decent, affordable housing due to their special circumstances. Special circumstances may be related to employment and income, family characteristics, disability, and household characteristics.

In addition to overall housing needs, cities and counties must plan for the special housing needs of certain groups. State law (65583(a)(6)) requires that several populations with special needs be addressed — homeless people, seniors, people who are living with a disability, large families, female-headed households and farmworkers. This section provides a discussion of the housing needs facing each group.

## Seniors

Seniors face many housing challenges as they age, including the likelihood of a fixed budget, higher medical costs and greater likelihood of disabilities.

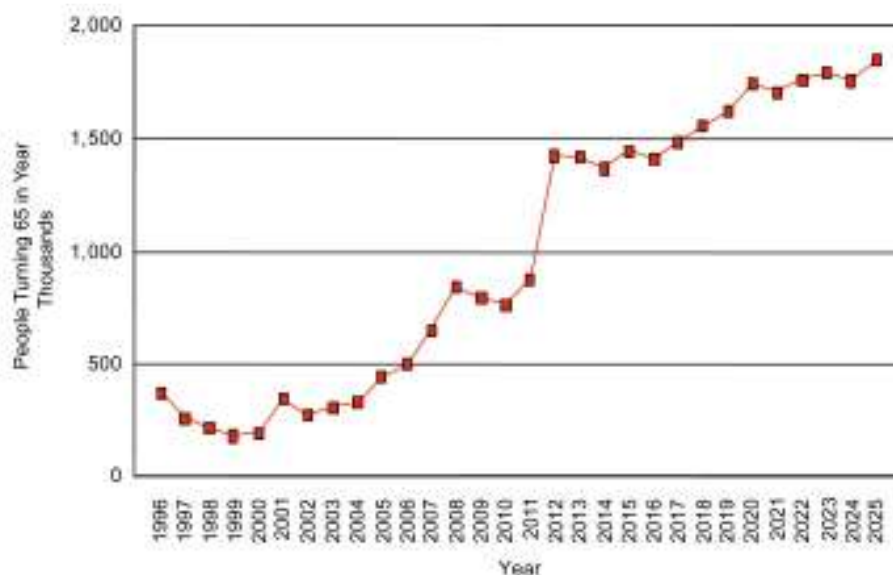
According to the 2011 ACS, there were approximately 3,771 seniors living in Belmont.

Seniors' income tends to decline as they age. Young seniors often have some retirement savings or employment income that can supplement social security. More than 42 percent of seniors in the 65-74 year age bracket worked in the past year, while only 10 percent of seniors age 75 or more worked. Older seniors are more likely to use up their savings and therefore are more likely to live in poverty.

Younger seniors tend to need less support. Most prefer to stay in their home for as long as they can. They may benefit from programs to help them rehabilitate their homes to make them better for people to age in place. Older seniors often are unable to maintain a single family home and look to move to a smaller home or some type of senior living development. Senior renters are particularly at risk for displacement because their incomes are decreasing while their housing expenses are increasing.

The graph below shows the significant increase in the senior population in the United States, with a significant increase between 2011-2014 as baby boomers reach 65 years of age.

**Chart 2-6 Number of People Projected to Turn 65 Each Year in the United States (1996-2025)**



Source: Pew Research Center, 2010

Just under a quarter of seniors in Belmont make more than \$100,000 annually, while approximately 45 percent make less than \$50,000. The poverty rate among seniors in Belmont is lower to the poverty rate for seniors in the county as a whole.

Seniors in Belmont, like seniors in San Mateo County as a whole, are significantly more likely to be homeowners than renters. Thus, housing concerns for seniors in Belmont might include retrofits to allow seniors to age in place (stay in their current home as they get older) or stay in the community but in a smaller home or with supportive services available.

Often, homeownership means greater housing security. According to the 2013 report, *Key Housing Trends in San Mateo*, 52 percent of seniors who rent in San Mateo County are economically insecure while only 27 percent of seniors who own their own home without a mortgage are economically insecure.

As the large baby boomer generation ages, Belmont, like the rest of San Mateo County, is expected to see a growing senior population. According to *Key Housing Trends in San Mateo County*, the county can expect to see a 76 percent increase in the number of seniors. A key challenge in the coming years will be how to accommodate the needs of aging residents. For more information about senior trends and preferences, see the 2013 *Key Housing Trends in San Mateo* report.

The tables below show a comparison of income and home ownership for seniors living in Belmont and San Mateo County compared to the State of California.

**Table 2-33 Senior Households by Income (2011)**

	City of Belmont	San Mateo County	State of California
Below Poverty Level	3%	6%	10%
Income under \$30,000	15%	28%	38%
\$30,000-\$49,000	24%	19%	20%
\$50,000-\$74,999	21%	16%	16%
\$75,000-\$99,999	15%	11%	9%
\$100,000+	24%	26%	17%
<b>Total Seniors</b>	<b>2,240</b>	<b>55,093</b>	<b>2,474,879</b>

Source and Notes: 2009-2011 American Community Survey, Seniors are age 65+

**Table 2-34 Senior Households by Tenure (2011)**

		Belmont	County	State
<b>All Ages</b>	Owners	59%	60%	57%
	Renters	41%	40%	43%
	<b>Total</b>	<b>10,332</b>	<b>256,423</b>	<b>12,433,172</b>
<b>Age 65-74</b>	Owners	79%	79%	75%
	Renters	21%	21%	25%
	<b>Total</b>	<b>1,032</b>	<b>27,053</b>	<b>1,265,873</b>
<b>Age 75-84</b>	Owners	92%	81%	75%
	Renters	8%	19%	25%
	<b>Total</b>	<b>791</b>	<b>18,014</b>	<b>823,750</b>
<b>Age 85 +</b>	Owners	75%	75%	69%
	Renters	16%	25%	31%
	<b>Total</b>	<b>417</b>	<b>9,136</b>	<b>342,029</b>

Source and Notes: 2009-2011 American Community Survey, Seniors are age 65 +

## **People Living with Disabilities**

The Census Bureau defines disability as, “A long-lasting physical, mental, or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business.” Not surprisingly, people over 65 are much more likely to have a disability.

People with disabilities, including developmental disabilities, face many challenges when looking for housing. There is a limited supply of handicap accessible, affordable housing generally, and the supply is especially tight near transit. Being near transit is important because many people with disabilities cannot drive. People with disabilities are also often extremely low income due to the challenge of securing long-term employment, and to higher medical bills. Additionally, because some people with disabilities, particularly developmental disabilities, have lived with their parents they often do not have rental or credit history. This makes it harder to compete for the limited housing that is available.

People with disabilities may have unique housing needs. Fair housing laws and subsequent federal and state legislation require all cities and counties to further housing opportunities by identifying and removing constraints to the development of housing for individuals with disabilities, including persons with developmental disabilities, including local land use and zoning barriers, and to also provide reasonable accommodation as one method of advancing equal access to housing.

The Fair Housing laws require that cities and counties provide flexibility or even waive certain requirements when it is necessary to eliminate barriers to housing opportunities for people with developmental disabilities. An example of such a request might be to place a ramp in a front yard to provide access from the street to the front door. The State Attorney General, in a letter to the City of Los Angeles in May 2001, stated that local governments have an affirmative duty under fair housing laws to provide reasonable accommodation and “It is becoming increasingly important that a process be made available for handling such requests that operates promptly and efficiently.” He advised jurisdictions not to use existing variance or conditional use permit processes because they do not provide the correct standard for making fair housing determinations and because the public process used in making entitlement determinations fosters opposition to much needed housing for individuals with disabilities, including developmental disabilities.

A fundamental characteristic of a fair housing reasonable accommodation procedure is the establishment of appropriate findings that reflect the intent and specific language of both the federal and state fair housing statutes. In this regard, it is somewhat different than traditional or typical zoning cases because here the focus of review is the need of the individual with disabilities to overcome barriers to housing, not on the topography of the site or the unique character of the lot. The focus here is solely on the special need of the individual to utilize his or her home or dwelling unit, which is directly related to the individual’s disability. It is this reasoning that underlies the Attorney General’s warning not to utilize variance criteria for such determinations.

## **People with Developmental Disabilities**

SB 812, signed into law in 2010, requires Housing Elements to include an analysis of the special housing needs of people with developmental disabilities. Additionally, SB 812 requires that individuals with disabilities receive public services in the least restrictive, most integrated setting appropriate to their needs

California defines developmentally disabled as a “severe and chronic disability that is attributable to a mental or physical impairment. The disability must begin before the person’s 18th birthday, be expected to continue indefinitely, and present a substantial disability.” Some development disabilities cause mental retardation and some do not. Common developmental disabilities include Down’s syndrome, autism, epilepsy and cerebral palsy.

People with developmental disabilities in San Mateo County have various diagnoses. The common ones are summarized below. Because people can have multiple diagnoses, the numbers total more than 100 percent. The information below has been provided by the Golden Gate Regional Center (GGRC), which covers the San Francisco Bay Area.

**Table 2-35      Type of Developmental Disability in San Mateo County (2013)**

	<b>San Mateo County Percent</b>
<b>Mild/Moderate Mental Retardation</b>	50%
<b>Autism</b>	18%
<b>Epilepsy</b>	18%
<b>Cerebral Palsy</b>	17%
<b>Severe/Profound Mental Retardation</b>	11%

*Source: Golden Gate Regional Center, 2013*

People with developmental disabilities tend to be younger than the general population. There are several reasons for this: for some diagnoses there is a shorter life expectancy; more importantly, starting in the 1990s there was an “autism wave” with many more young people being diagnosed with the disorder, for reasons that are still not well understood. The racial demographics of the developmentally disabled population mirror that of the Bay Area.

**Table 2-36      Age of People with Development Disabilities in San Mateo County (2013)**

	<b>San Mateo County Percent</b>
<b>0-5</b>	19%
<b>6-21</b>	30%
<b>22-51</b>	36%
<b>52+</b>	15%
<b>Total</b>	100%

*Source: Golden Gate Regional Center, 2013*

Many people with developmental disabilities are unable to secure long-term employment. This results in many people relying on Supplemental Security Income (SSI) and many earn 10-20 percent of the Area Median Income (AMI).

People with developmental disabilities have various housing needs and housing situations. Almost half the Belmont residents with disabilities live with a parent or legal guardian. Around a fifth of the people with disabilities in Belmont live in a small community care facility, and almost a third live independently or with some supportive services.

**Table 2-37 Living Arrangements of People with Developmental Disabilities (2013)**

Lives with	Number		Percent	
	City of Belmont	San Mateo County	City of Belmont	San Mateo County
Parents/Legal Guardian	69	2,289	46%	66%
Community Care Facility (1-6 Beds)	25	532	17%	15%
Community Care Facility (7+ Beds)	2	73	1%	2%
Independent/Supportive Living	47	349	32%	10%
Intermediate Care Facility	6	191	4%	5%
All Others	0	60	0%	2%
<b>Total</b>	<b>149</b>	<b>3,494</b>	<b>100%</b>	<b>100%</b>

*Source: Golden Gate Regional Center, 2013. Counts based on zip code and may include small areas outside of jurisdictional borders.*

According to the Golden Gate Regional Center (GGRC), trends that are affecting people with developmental disabilities include California's moves to reduce institutionalization, ageing family caregivers not being able to continue providing in-house care and the growing wave of people with autism.

**Deinstitutionalization** – In 1977, California passed the Lanterman Developmentally Disabled Services Act, to minimize the institutionalization of developmentally disabled people, help them remain in their communities, and to allow them to live their lives as similar to non-disabled people as possible. To accomplish this end the State has been closing large institutional care facilities, resulting in more people with disabilities being integrated into the community. However, this has increased the demand for community-based independent living options to serve the needs of the developmentally disabled.

**Aging Baby Boomers Unable to Care for their Children with Developmental Disabilities** – As displayed in the table below, almost three quarters of people with developmental disabilities live with a parent or caregiver, and many of these caregivers are baby boomers. As these caregivers age their ability to continue to care for their developmentally disabled children will decrease to the point where it is no longer possible. This trend is also going to be a factor in the increased need for community-based independent living options for the developmentally disabled. Many service delivery systems and communities are not prepared to meet the increasing need.

**Increasing Numbers of People with Autism** - A large number of people with developmental disabilities have autism. They have been brought up as independent members of the community and want to remain independent and involved in the community. There is a coming need to supply community-based independent living options for these individuals.

**Table 2-38 Living Arrangements of People with Developmental Disabilities in San Mateo County (2014)**

Age	Home of Parent or Guardian	Own Home	Licensed Group Home	Licensed Health Care Facility	Foster-Type Care	Homeless	Subtotal of Autism Only	Total Number for All Diagnoses
0-3	609	0	0	0	11	0	**	620
4-12	930	0	11	0	1	1	329	943
15-29	908	47	113	17	13	2	212	1,100
30-44	294	103	135	35	12	0	34	579
45-59	156	109	245	71	11	1	52	593
60-74	35	53	122	91	6	0	10	307
75-89	3	5	20	17	0	0	0	45
90-104	0	0	4	1	0	0	0	5
<b>Grand Total</b>	<b>2,935</b>	<b>317</b>	<b>650</b>	<b>232</b>	<b>54</b>	<b>4</b>	<b>637</b>	<b>4,192</b>

\*\*No diagnosis yet

Source: Golden Gate Regional Center, February 2014

## Other Disabilities

People in Belmont also have non-developmental disabilities, such as hearing disabilities or vision disabilities. Some residents have both developmental and non-developmental disabilities.

In Belmont, seven percent of the total population in the city has some kind of disability. Just over a quarter of the senior population has some kind of disability. The most common disabilities in Belmont are ambulatory disabilities (four percent of the population) and cognitive disabilities (three percent) and hearing disabilities (two percent).

**Table 2-39 Age and Type of Disability (2011)**

Population Category	Number			Percent of Population Category		
	City of Belmont	San Mateo County	State of California	City of Belmont	San Mateo County	State of California
Under 18 with Disability	215	3,270	280,649	4%	2%	3%
Age 18-64 with Disability	673	23,231	1,843,497	3%	5%	8%
Age 65 + with Disability	1,013	28,703	1,547,712	27%	31%	37%
Any Age - Any Disability	1,901	55,204	3,671,858	7%	8%	10%
Any Age - Hearing Disability	652	15,651	1,022,928	2%	%	3%
Any Age - Vision Disability	232	8,199	685,600	1%	1%	22%
Any Age - Cognitive Disability	749	19,549	1,400,745	3%	3%	4%
Any Age - Ambulatory Disability	925	29,757	1,960,853	4%	4%	5%
Any Age - Self Care Disability	337	12,819	862,575	1%	2%	2%
Any Age - Independent Living Disability	575	22,735	1,438,328	2%	3%	4%

Source: 2009-2011 American Community Survey. Some people may have multiple disabilities.

## Disability Policy Recommendations

The three major needs for people with disabilities are low cost (subsidized) rents, handicapped accessible homes, and buildings near public transportation. These needs are very similar to the desires of other segments of the population. Policies that promote affordable housing generally are also good for the disabled community. Specific recommendations from the Golden Gate Regional Center include:

- Jurisdictions assisting with site identification for low income developments
- Policies to promote accessible homes
- Inclusionary zoning
- Second units
- Mixed use zoning

Additionally, some people with development disabilities need supportive housing that is affordable and located near public transit. In supportive housing, additional services are provided at the home.

## Female-Headed and Large Households

Households headed by a single parent can have special needs due to the economic limitation of earning only one income, and the challenges of childcare without a partner. Although gender equality has made strides over the past 50 years, women continue to earn lower incomes than men. Therefore, female-headed households in particular have specific housing needs that must be addressed. The special needs of female-headed households can include low cost housing, suitable for children and located near schools and childcare facilities. Innovative, shared living arrangements, including congregate cooking and childcare, could also be appropriate

Female-headed households comprise almost a quarter of the total households in Belmont. The most vulnerable female-headed households can be those where women are living with children without a partner. Belmont has 383 such households. An additional, approximately 2,000 households are headed by women living alone or with other family members. According to ACS data, none of the female-headed households in Belmont are below the poverty level.

**Table 2-40 Female Headed Households (2011)**

	City of Belmont		San Mateo County	State of California
	Number	Percent	Percent	Percent
Female living with own children, no partner	383	4%	4%	7%
Female living with other family members, no partner	355	3%	6%	6%
Female living alone	1,652	16%	15%	13%
<b>Total Households</b>	<b>10,332</b>	<b>100%</b>	<b>256,305</b>	<b>12,433,049</b>
Female Households Below Poverty Level	—	5%	8%	17%

*Source: 2009-2011 American Community Survey*



Large households are defined as households with five or more members living in the same home. Large households are a special needs group because of the difficulty in finding adequate and affordable housing. Many jurisdictions have few large homes, and often these larger homes are significantly more expensive than smaller ones. Large households throughout San Mateo County are much more likely than smaller households to live in a home with some type of housing problem, such as high rent or cost, or problems with the physical condition of the home.

Belmont has 644 large households. These large households are more likely than the general population of Belmont to have some kind of housing problem. Just under half the large households who own their own home have some kind of housing problem, and almost three-quarters of the large renter households have some kind of housing problem.

**Table 2-41 Households with 5 or More Persons by Tenure and Housing Problems (2010)**

		City of Belmont		San Mateo County	State of California Percent
		Number	Percent		
<b>Owner-occupied</b>	Housing Problems	255	46%	59%	61%
	No Housing Problems	300	54%	41%	39%
<b>Renter-occupied</b>	Housing Problems	65	73%	84%	81%
	No Housing Problems	24	27%	16%	19%

*Source: 2006-2010 CHAS Data*

### Extremely Low Income Households

Extremely Low Income (ELI) households earn 30 percent of the area median income or less. In San Mateo County this amounts to an annual income of \$33,950 or below for a family of four. Many ELI households live in rental housing and most likely facing overpayment, overcrowding or substandard housing conditions. Some ELI households are recipients of public assistance such as social security insurance or disability insurance. Housing types available and suitable for ELI households include affordable rentals, secondary dwelling units, emergency shelters, supportive housing and transitional housing.

There are 770 ELI households in Belmont according to 2010 CHAS data. More than half of these households live in rental units, representing much higher percentage of renters than in Belmont's general population. Most of Belmont's ELI households face some kind of housing problem: 68 percent of all ELI renter households, and 82 percent of ELI owner households face overcrowding, overpayment, and/or lack complete kitchen or plumbing facilities.

**Table 2-42 Housing Needs of Extremely Low Income (ELI) Households in Belmont (2010)**

<b>Household Category</b>	<b>Renter Households</b>	<b>Owner Households</b>	<b>Total Households</b>
Total households any income	4,195	6,155	10,350
Total ELI households	495	275	770
ELI households with housing problems	68%	82%	73%
ELI households with cost burden (paying 30% or more of income)	68%	82%	73%
ELI households with cost burden (paying 50% or more of income)	68%	69%	68%

*Source: HUD Comprehensive Housing Affordability Strategy (2006-2010)*

## Homeless Needs

All 21 jurisdictions within San Mateo County have adopted the ten-year HOPE Plan (Housing Our People Effectively: Ending Homelessness in San Mateo County), designed to end homelessness within ten years. The HOPE Plan adopts a Housing First policy, which seeks to move homeless people into permanent housing instead of shelters by increasing the stock of affordable and subsidized housing. Although the HOPE planners recognized that there is a lack of needed resources throughout the housing continuum, including emergency and transitional housing, the greatest need and the most effective use of new and/or redirected resources is the creation and protection of quality affordable and supportive housing.

According to the January 2013 countywide homeless survey, there are 2,281 homeless people living in San Mateo County. Close to 90 percent of the homeless population was living in San Mateo County when they became homeless,

The homeless in San Mateo County are both sheltered, meaning they live in emergency shelters, transitional housing, treatment centers or other similar institutions; and unsheltered, meaning they live on the street, in encampments or in a vehicle.

The number of homeless people living on the street in San Mateo County has decreased since 2007, while the number living in an RV, car or encampment, has risen dramatically to just over 40 percent of the total homeless population. The remaining 43 percent are considered sheltered homeless.

The vast majority of homeless people are single adults (who may be living with another adult, but no children). However, one-fifth of the sheltered homeless are families. Most homeless people are white (60%) and male (a range between 60-71 percent depending on sheltered and unsheltered). Notably, 72 percent of the unsheltered homeless population has an alcohol or drug problem, while only eight percent of the sheltered population has a similar problem.

## Homelessness in San Mateo County and the City of Belmont

As of the 2013 San Mateo Homeless Census, there are 43 unsheltered homeless people in Belmont. Over the past five years the number of homeless people has changed from 12 to one, and then up to 43. The cause of this change is unclear and does not appear to have a direct correlation to changing home prices in Belmont. There are no sheltered homeless in Belmont. The tables below provide additional information on the homeless and are from the San Mateo County January 2013 homeless count.

**Table 2-43 Homeless Count in the City of Belmont and San Mateo County (2013)**

Year	City of Belmont			San Mateo County		
	Unsheltered Homeless	Sheltered Homeless	Total Homeless	Unsheltered Homeless	Sheltered Homeless	Total Homeless
2007	12	0	12	1,094	970	2,064
2009	5	0	5	803	993	1,796
2011	1	0	1	1,162	987	2,149
2013	43	0	43	1,299	982	2,281
2007 - 2013 Actual Change	31	0	31	205	12	217
2007 - 2013 Percent Change	+258%	0%	+258%	+19%	+1%	+11%

Source: 2013 San Mateo County Homeless Census and Survey, 2011 San Mateo County Homeless Census and Survey, 2009 San Mateo County Homeless Census and Survey, prepared by the San Mateo Human Services Agency, Center on Homelessness

**Table 2-44 Demographics of the Homeless Population in San Mateo County (2013)**

	San Mateo County Homeless Count	
	Unsheltered Homeless	Sheltered Homeless
Single Adult or Living w/Another Adult	94%	79%
Family	6%	21%
Male	71%	60%
Female	29%	40%
White	60%	-
Latino	19%	-
African American	13%	-
Other Races	10%	-
Non-Veteran	89%	76%
Veteran	11%	24%
Alcohol / Drug Problems	72%	8%
Physical Disability	52%	-
Chronic Health Problem	47%	-
Mental Illness	37%	10%

Source: 2013 San Mateo County Homeless Census and Survey, prepared by the San Mateo Human Services Agency, Center on Homelessness. May not total 100% due to rounding

**Table 2-45 Location When Homelessness Occurred (2013)**

	San Mateo County Count
Living in San Mateo County when became homeless	87%
Hometown in San Mateo County	69%

Source: 2013 San Mateo County Homeless Census and Survey, prepared by the San Mateo Human Services Agency, Center on Homelessness

**Table 2-46 Location of the Homeless Population in San Mateo County (2007-2013)**

	2007	2013	Percent Change
On the Street	29%	15%	-41%
In Car, R.V., or Encampment	24%	41%	90%
In Emergency Shelter	14%	11%	-18%
In Motel with Motel Voucher	5%	1%	-73%
In Transitional Housing	15%	19%	41%
In Institution	13%	12%	7%
<b>Total:</b>	<b>2,064</b>	<b>2,281</b>	<b>217</b>

*Source: 2013 San Mateo County Homeless Census and Survey, 2011 San Mateo County Homeless Census and Survey, 2009 San Mateo County Homeless Census and Survey, prepared by the San Mateo Human Services Agency, Center on Homelessness*

### Farm Workers

Farmworkers are traditionally defined as persons whose primary incomes are earned through seasonal agricultural labor. Most jurisdictions in San Mateo County have no farms or farmworkers, however there are 334 farms and 1,722 farmworkers in the county, primarily located in coastal communities. Of these 1,722 farmworkers, 88 are migrant workers and 329 work less than 150 days annually (and are therefore considered to be “seasonal labor”). Farm workers who are migrant or seasonal workers have special housing needs because of their relatively low income and the unstable nature of their job (i.e. having to move throughout the year from one harvest to the next). These workers generally face higher rates of overcrowding and other substandard housing conditions. Continued efforts to provide affordable housing, especially affordable housing suitable for families, will help meet the needs of these Farm workers.

The City of Belmont has several properties zoned A – Agriculture and Open Space; however, none of these properties is utilized for farming, nor do they generate any need for provision of farmworker housing. These properties consist of several City parks, the Belmont Library, the Belmont sports complex, and Carlmont High School.

According to the 1990 Census, there were 83 Belmont residents employed in farming, forestry, and fishing occupations. By 2000, no persons in this occupation category lived in Belmont. This statistic was reiterated in the Claritas demographic data from 2008. Given that there are so few persons employed in agricultural-related industries, the City can address their housing needs through its overall affordable housing programs.

**Table 2-47 Farm workers in San Mateo County (2012)**

	2007	2012
<b>Total Farms</b>	<b>329</b>	<b>334</b>
Land in farms (acres)	57,089	48,160
Hired Farm Labor	-	1,722
Migrant labor	-	88
Working > 150 days annually	-	718
Working <150 days annually	-	329

*Source: USDA Census of Agriculture, 2012.*

## **Farmworker Employee Housing**

The Employee Housing Act (Health and Safety Code §17021.5 and 17021.6) governs provision of employee housing accommodations. The Act provides the following regulations:

- Any employee housing providing accommodations for six or fewer employees shall be deemed a single-family structure with a residential land use designation for the purposes of this section. No conditional use permit, zoning variance, or other zoning clearance shall be required of employee housing that serves six or fewer employees that is not required of a family dwelling of the same type in the same zone.
- Any employee housing consisting of no more than 36 beds in a group quarters or 12 units or spaces designed for use by a single family or household shall be deemed an agricultural land use. No conditional use permit, zoning variance, or other zoning clearance shall be required of this employee housing that is not required of any other agricultural activity in the same zone.

The Belmont Zoning Ordinance does not require a Conditional Use Permit for the provision of employee housing, as described above, on properties zoned A – Agriculture and Open Space. The Zoning Ordinance is in compliance with the Employee Housing Act.

## **2.7 ASSISTED HOUSING AT-RISK OF CONVERSION**

---

Governmental-assisted housing is often a significant source of affordable housing in many communities. In 1989, the California Government Code was amended to include a requirement that localities identify and develop a program in their housing elements for the preservation of assisted, affordable multi-family units. Section 65583(a)(8) requires an analysis of existing housing units that are eligible to change from low-income housing uses during the next 10 years due to termination of subsidy contracts, mortgage prepayment, or expiration of restrictions on use.

In the context of this Housing Element update, assisted units are considered “at-risk” of conversion to market rate if the expiration date of their financing program is between 2015 and 2023. This section identifies publicly assisted rental housing in Belmont, evaluates their potential conversion risk, and analyzes the cost to preserve those units. Resources for the preservation/replacement of the at-risk units are described in Chapter 4 of the Element and housing programs to address preservation of these units are provided in Chapter 5. Program 1.4 outlines the City’s plans to develop a comprehensive strategy to preserve assisted affordable housing units.

### **Assisted Housing Inventory**

A total of 13 assisted housing developments offering 267 affordable units are located in Belmont. Four of these projects are group homes for persons with disabilities. Two projects are federally-assisted rental developments: the 164-unit Lesley Terrace (formerly Bonnie Brae Terrace), and 24-unit Horizons.

**Table 2-48 Inventory of Publicly-Assisted Housing Projects – Belmont (2014)**

<i>Project Name</i>	<i>Building Type</i>	<i>Total Units</i>	<i>Affordable Units</i>	<i>Household Type</i>	<i>Funding Sources</i>	<i>Expiration Date</i>
Lesley Terrace (formerly Bonnie Brae Terrace): 2400 Carlmont Dr	Apartment	164	164	All lower-income groups Disabled; Seniors	Section 8 (60 units); Program 236 (104 units)	2025;  2011 (HUD mortgage to be refinanced)
Horizons: 825 Old County Rd	Apartment	24	24	Very-low income Families; Disabled	Section 8; City RDA; Program 202/162	2032 2039
Belmont Vista: 900 Sixth Ave		98	10	Moderate-income Seniors	City RDA	November 2016
Belmont House: 730 El Camino Real	Group Home	6	6	Low-income Disabled	City RDA	City-owned property
Crestview Group Home: 503 Crestview	Group Home	6	6	Low-and moderate income Disabled	County CDBG & State deferred loan; City RDA	2016 (Loan matures) City-owned property
Hiller Street Group Home: 803 Hiller St	Group Home	6	6	Very low-income Disabled; Abused children	County CDBG deferred loan	
North Road Group Home: 901 North Rd	Group Home	8	8	Very low-income Disabled	County CDBG deferred loan	
Sterling Point: 935 Old County Rd	Condo	48	7	Moderate-income First-time home buyers	City RDA	2039, 2041, 2041, 2041, 2042, 2042, 2042
Waltermire Apartments: 631 Waltermire St	Apartment	10	2	Moderate-income Families	City RDA	2039
Belmont Apartments: 800 F St	Apartment	24	24	Very low-income Disabled	City RDA; HOME	
Lariat: 1428 El Camino Real	Mixed Use	5	5	Moderate-income	City RDA	2025
Oxford Place: various Oxford Pl	Single-family detached	21	3	Moderate-income Families	City RDA	2030, 2030, NA, NA

**Table 2-48 Inventory of Publicly-Assisted Housing Projects – Belmont (2014)**

<i>Project Name</i>	<i>Building Type</i>	<i>Total Units</i>	<i>Affordable Units</i>	<i>Household Type</i>	<i>Funding Sources</i>	<i>Expiration Date</i>
The Belmont	Apartment	229	2	Very low-, Moderate-income	City RDA	NA
<b>Total</b>		<b>649</b>	<b>267</b>			

*Source: San Mateo County Department of Housing; California Housing Partnership Corporation; City of Belmont, 2014*

### **Potential Loss of Assisted Housing**

A recent review of the records provided by the California Housing Partnership Corporation suggests that the federally-assisted projects, Lesley Terrace and Horizons, are not at risk of losing their affordability controls between 2015 and 2025. Both projects were developed by non-profit organizations and intend to maintain long-term affordability controls. These two projects are described below:

#### ***Federally-assisted Developments***

- Lesley Terrace is a HUD-subsidized project owned by The Lesley Senior Communities. The Lesley Senior Communities is a non-profit organization committed to the provision of affordable housing for low- and moderate-income seniors, and has indicated that it will maintain the project as an affordable senior development indefinitely. This development is not at risk of conversion to market rates.
- Horizons is a 24-unit apartment complex for developmentally disabled persons. Development of the project involved a partnership among the Belmont Redevelopment Agency (RDA), federal Department of Housing and Urban Development (HUD), and Mid-Peninsula Housing Coalition (a non-profit organization). The Redevelopment Agency provided a \$330,000 long-term loan and HUD provided a \$2.1 million capital advance. The Section 8 contract expires in 2032. The units are income restricted by deed restrictions for very low-income households until the year 2039. Horizons is not at risk of conversion during the 2015-2023 period.

#### ***Other Government Funded Developments***

San Mateo County provided CDBG funds to finance the construction of Crestview, Hiller Street, and North Road group homes providing 20 affordable units for very low-income disabled persons.

- Crestview was developed through a partnership between the Redevelopment Agency, San Mateo County Housing Authority, and Housing for Independent People (HIP), a non-profit housing provider. In 1990, the Agency provided a loan and the County contributed funds for the purchase and conversion of a single-family home to a six-bed residential care facility for disabled children from low-income families. The loan from the County matures in 2016; however, the City of Belmont owns the property. The City intends to maintain the affordability of the facility; therefore, this facility is not considered at-risk.

#### ***Housing Successor Agency Assisted Developments***

The Redevelopment Agency (now the Belmont Housing Successor Agency) has provided funding for affordable housing to Belmont Vista, Belmont House, Sterling Point, Waltermire Apartments, Oxford Place, and The Belmont.

- Belmont Vista was completed in 2001 as a 98-unit senior living facility. The Belmont Redevelopment Agency has a 15-year agreement to subsidize 10 units for moderate income seniors. This agreement expires in 2015, which means these units have a high-risk of conversion to market rate during the planning period. This is the only publicly-assisted facility in the City of Belmont at-risk.
- Belmont House was completed in 1995 as the first six-bed hospice in San Mateo County. This facility is restricted to very low-income households and is not at risk of conversion, since the City of Belmont owns the property and intends to maintain its affordability.
- Sterling Point is a 48-unit townhome development that includes seven moderate-income units. The Redevelopment Agency, in cooperation with a for-profit developer, sponsored a first-time homebuyer program for the seven moderate-income units. The affordability covenant on these units expires in 2039, so there is very little risk of conversion to market rate.
- Constructed in 1992, 631 Waltermire is a 10-unit apartment building that offers two units to moderate-income households. The earliest conversion date for these two units is 2039.
- The 21 single-family residences of the Oxford Place subdivision were completed in 2001. Three of the units were made available at below market rate, through an agreement with the City's Redevelopment Agency. One of the units is owned by the Housing Successor Agency and will be maintained as a rental unit affordable to a moderate-income household.
- The Redevelopment Agency purchased two condominium units in The Belmont (located on Davey Glen Road), both of which transferred to the Housing Successor Agency in 2012. One unit is rented to a very low-income household and the other to a moderate income household.
- The Redevelopment Agency facilitated the move and rehabilitation of the historic Emmett House as two affordable units. Both have been rented to moderate income households since 2010. The property is now owned by the Housing Successor Agency.

## **Replacement or Preservation Options**

To maintain the existing affordable housing stock, the City should either preserve the assisted units or facilitate development through one of three means: 1) provision of rental assistance to tenants using non-federal funds; 2) purchase of affordability covenants; 3) transfer of ownership to a nonprofit; and, (4) construction of replacement units.

### ***Rental Assistance***

Rental subsidies using non-federal (State, local or other) funding sources can be used to maintain affordability of the 10 affordable units at risk of converting to market rate in the Belmont Vista facility. The existing contract between the owner and the Housing Successor Agency subsidizes each unit \$14,700 per year for 15 years. The Housing Successor Agency does not have funding available to renegotiate a contract to provide subsidy funding for these units. The units are expected to be replaced by new affordable units generated by City-owned housing opportunity properties.

### ***Purchase of Affordability Covenants***

Another option to preserve the units is to provide an incentive package to the owner to maintain the project as affordable housing. By providing lump sum financial incentives or on-going subsidies in rents, the City can ensure that some or all of the units remain affordable.



### ***Transfer of Ownership***

Transferring ownership of an at-risk project to a non-profit housing provider is generally one of the least costly ways to ensure that the at-risk units remain affordable for the long term. By transferring property ownership to a non-profit organization, low-income restrictions can be secured indefinitely and the project would become potentially eligible for a greater range of governmental assistance.

### ***Construction of Replacement Units***

The construction of new low-income housing units is a means of replacing at-risk units that convert to market-rate units. The cost of developing housing depends upon a variety of factors, including density, size of the units, number of bedrooms, location, land costs, and type of construction. Assuming an average construction cost of \$267,000 per unit, it would cost approximately \$2.7 million (excluding land costs) to construct 10 new assisted units. Including land costs, the total costs to develop replacement units will be significantly higher.

**Table 2-49 Replacement Costs – San Mateo County (2009)**

<i>Fee/Cost Type</i>	<i>Cost per Unit</i>
Land Acquisition (20% total)	\$67,000
Construction (60% total)	\$200,000
Financing/Other (20% total)	\$67,000
<b>Total Estimated Cost Per Unit</b>	<b>\$334,000</b>

*Source: City of Belmont, ABAG*

### **Qualified Entities**

Pursuant to California Government Code Section 65863.11, owners of government-assisted projects cannot terminate subsidy contracts, prepay a federally-assisted mortgage, or discontinue use restrictions without first providing an exclusive Notice of Opportunity to Submit an Offer to Purchase. This Notice is required to be sent to Qualified Entities at least 12 months prior to sale or termination of use restrictions. Qualified Entities are nonprofit or for profit organizations or individuals that agree to maintain the long-term affordability of projects. The organizations identified by the California Department of Housing and Community Development as Qualified Entities can be found online at <http://www.hcd.ca.gov/hpd/hrc/tech/presrv/>.

## **Sources Referenced**

“How Much House Can I Afford?” Mortgage calculator. [www.hsh.com/calc-howmuch.html](http://www.hsh.com/calc-howmuch.html)

Notes: Maximum affordable house price is based on the following assumptions: 4.5% interest rate; 30-year fixed loan; 50% Yearly Salary as Down Payment; 1% property tax; PMI, .5% insurance rate; and no other monthly payments/debt.

2009-2011 American Community Survey 3- year estimates and 2007-2011 American Community Survey 5-year estimates. [www.census.gov/acs](http://www.census.gov/acs)

Notes: The American Community Survey is conducted by the US Census. While data from the ACS is actually the result of a three-year or five-year running average, it has been referred to as 2011 data for simplicity’s sake throughout this report. Most data in this report are from the American Community Survey.

Association of Bay Area Governments: Projections 2009.

Notes: The Association of Bay Area Governments provides the most accurate population and employment data for cities in the nine county Bay Area. These projections are based on theoretical models and can run high.

Association of Bay Area Governments. 2014-2022 Regional Housing Needs Allocation.

Notes: The Regional Housing Needs Allocation (RHNA) addresses housing demand across income levels and coordinates housing policy throughout California. Each jurisdiction in the Bay Area (101 cities, nine counties) is given a share of the anticipated regional housing need. The Bay Area's regional housing need is generally allocated by the California State Department of Housing and Community Development (HCD), and finalized through negotiations with the Association of Bay Area Governments (ABAG).

California Department of Finance demographic reports available at <http://www.dof.ca.gov/research/demographic/reports/view.php>

California Department of Housing and Community Development. State Income Limits for 2013. <http://www.hcd.ca.gov/hpd/hrc/rep/state/inc2k13.pdf>

Notes: The California Department of Housing and Community Development sets income limits annually based on data on the median family income. These limits are used to determine eligibility for government-sponsored low income housing, but are also useful categories for discussing broader affordability concerns.

California State Board of Pharmacy. Care of Children & Adults with Developmental Disabilities. 2001.

Final Report, San Mateo County Housing Needs Study, prepared by Economic Planning Systems, Inc., July 2007 for City/County Council of Governments San Mateo County, San Mateo County Department of Housing, and Housing Endowment and Regional Trust (HEART) <http://www.ccag.ca.gov/pdf/documents/archive/Final%20Housing%20Needs%20Study%20July%202007.pdf>

Craigslist, June-July 2013. [www.craigslist.com](http://www.craigslist.com).

Notes: Craigslist is a very popular rental listing website. To gather average rental data for various jurisdictions, listings were compiled from Craigslist during June 2013 and July 2013.

Personal communication from Gabriel Rogin Supervisor, Community Resource Development, Golden Gate Regional Center, May 14th, 2013.

RealFacts Annual Trends report 2005-2013.

Notes: Based on reporting from large apartment complexes (50 or more units).

San Mateo County Association of Realtors. San Mateo County Home Sale Statistics: Single Family Residences and Common Interest Development. Annual Reports 2005-2012. [http://www.samcar.org/index.cfm/sales\\_statistics.htm](http://www.samcar.org/index.cfm/sales_statistics.htm).

San Mateo Human Services Agency, Center on Homelessness: San Mateo County Homeless Census and Survey. 2007-2013.

US Census, 1990-2012. [www.census.gov](http://www.census.gov)

US Department of Agriculture. Census of Agriculture, 2012. [http://www.agcensus.usda.gov/Publications/2012/#prelim\\_report](http://www.agcensus.usda.gov/Publications/2012/#prelim_report)

US Department of Health and Human Services. The Developmental Disabilities Assistance and Bill of Right Act. 2000.

US Department of Housing and Urban Development. Comprehensive Housing Affordability Strategy (CHAS) Data, 2006-2009. <http://www.huduser.org/portal/datasets/cp.html>

Notes: CHAS data is provided to the US Department of Housing and Urban Development by the US census to provide a fuller picture of affordable housing concerns across the country.

Zillow, [www.zillow.com](http://www.zillow.com).

Notes: Zillow is a real estate website which provides both information on for-sale homes and apartment rentals, but also proprietary information on real estate market trends.

## 3 Housing Constraints

The provision of adequate and affordable housing opportunities is an important goal of the City. However, various factors can potentially encourage or constrain the development, maintenance, and improvement of housing in Belmont. These potential constraints include market mechanisms and other non-governmental constraints as well as government policies, regulations, and programs. This section addresses potential constraints in Belmont, while Chapter 5 sets forth programs to mitigate or remove constraints to providing and maintaining housing in Belmont.

### 3.1 NON-GOVERNMENTAL CONSTRAINTS

---

The housing market, construction and land costs, and market financing contribute to the cost of housing reinvestment, and can potentially hinder the production of new affordable housing. This section analyzes these types of non-governmental constraints.

#### HOUSING MARKET

Belmont experienced a very robust housing market from 2001 to 2006, as did the rest of the Bay Area and California. There were 402 units constructed between 2001 and 2006, including 200 student housing units, 70 assisted-living senior units, and a 24-unit building for very low-income individuals with mental illness. There was an average of 57 units constructed per year during the 2007-2014 planning period. The amount of housing construction exceeded the regional housing need established for Belmont by the State and ABAG.

Belmont, like other communities in San Mateo County, the Bay Area, California, and beyond, experienced a drop-off in new housing construction due to the economic downturn. During the previous eight year planning period (2007-2014), the City of Belmont issued building permits for 31 new housing units, an average of less than four units per year. The lack of housing construction is a direct result of the poor housing market and unfavorable market conditions. However, since 2013 the City of Belmont has seen a steady increase in both the number of housing units approved and permitted, and an overall increase in inquiries for multi-family projects. It is expected that housing production will increase significantly during the 2015-2023 planning period as the housing market continues to grow.

#### CONSTRUCTION AND LAND COSTS

Development costs include both hard construction costs, such as labor and materials, and soft costs, such as architectural and engineering services, development fees, and insurance. Development costs can vary widely according to the type of development – multi-family or single family, construction type, number and type of amenities, and whether the land is vacant or an existing use must be removed or incorporated in the project. Another key component is the price of raw land and any necessary improvements. The diminishing supply of residential land combined with a high demand for residential development keeps land cost high in cities across the Bay Area. While the land and development costs in Belmont are high, they are comparable with those in other San Mateo County jurisdictions.

A review of local Multiple Listing Service (MLS) listings indicates that vacant residential land in Belmont has an average price of \$18.2 per square foot and a median price of \$8.2 (due to some very high listings which skew the average) (Table 3-1).

**Table 3-1 Vacant Residential Land Prices in Belmont 2012-2013**

Price	Year	Acres	Price per SF
\$39,754	2012	0.19	4.6
\$70,215	2012	0.17	9.1
\$185,346	2012	0.25	16.2
\$618,510	2012	0.74	18.7
\$618,510	2012	0.72	19.0
\$10,177	2013	0.10	2.3
\$15,214	2013	0.11	3.3
\$25,442	2013	0.11	5.0
\$30,530	2013	0.52	1.3
\$39,689	2013	0.91	1.0
\$40,707	2013	0.21	4.3
\$49,866	2013	0.41	2.8
\$50,883	2013	0.16	7.2
\$182,162	2013	0.23	18.2
\$304,282	2013	0.13	52.0
\$334,812	2013	0.15	48.7
\$355,165	2013	0.23	34.9
\$355,165	2013	0.43	18.8
\$1,475,613	2013	0.36	91.4
\$1,931,527	2013	6.93	6.3
<b>Median Price per SF</b>			<b>8.2</b>
<b>Average Price per SF</b>			<b>18.2</b>

Source: MLS Listings and RedFin, April 2014; 2014 dollars

### Multi-Family Project Costs

For multi-family homes in San Mateo County, hard costs account for 60 to 65 percent of the building cost, soft costs average around 15 to 20 percent, and the remaining 15 to 20 percent is land costs. For a typical multi-family construction project in San Mateo County, land costs add approximately \$90,000 per unit. According to housing developers in San Mateo County, construction costs for multi-unit buildings vary based on the form of parking (structured vs. surface) in addition to other environmental factors such as topography, pre-existing structures etc. For a

larger, multi-unit building, costs can vary from \$185,000/unit to as high as \$316,000/unit. The cost per square foot ranges from \$172-\$200.<sup>1</sup>

According to the Association of Bay Area Governments (ABAG), wood frame construction at 20 to 30 units per acre is generally the most cost efficient method of residential development. However, local circumstances of land costs and market demand will impact the economic feasibility of construction types.

### **Single Family Unit Costs**

For single-family homes, hard costs are approximately 40 percent of the total cost, while soft costs are 20 percent, and land costs are 40 percent. For the least expensive produced single-family homes, the cost of preparing the vacant land is around \$100,000/lot, and the cost of construction is approximately \$145/sf. For more expensive, custom homes, however, these construction costs can be higher than \$435/sf. In general, soft costs add another approximate third to the subtotal.<sup>2</sup>

### **AFFORDABLE HOUSING DISPLACEMENT**

Land costs in San Mateo County are high, due in part to the desirability of housing in the county, and because available land is in short supply. These costs vary both between and within jurisdictions based on factors like the desirability of the location and the permitted density. It is anticipated that land costs within the City's Belmont Village Priority Development Area will increase over time as new development replaces existing, older property uses, infrastructure improvements take place and the desirability of living closer to transit and amenities increases. As a result, potential increases in land values and increased market rents as an area becomes more desirable may occur. This may impact housing costs, housing overpayment, overcrowding, and housing conditions (with lower income households disproportionately having to locate in substandard conditions). Displacement might be a direct effect, caused by the redevelopment of sites with existing residential properties, or indirect, caused by increasing rents.

The City proposes new housing program 1.5 (Anti-Displacement Policies) to address the issue of displacement of lower income residents. Under the program, the City of Belmont commits to coordinate with other jurisdictions in San Mateo County, under the umbrella of 21 Elements, to quantify, develop and evaluate potential strategies to address displacement of lower income residents. Based on this evaluation, measures will be developed and the City will implement programs, as appropriate, to address the risk of displacement of existing lower income residents.

### **MORTGAGE AND REHABILITATION FINANCING**

One of the significant components to overall housing cost is financing. The availability of financing affects a person's ability to purchase or improve a home. Small changes in the interest rate for home purchases dramatically affect affordability. A 30 year home loan for \$400,000 at five percent interest has monthly payments of roughly \$2,150. A similar home loan at seven percent interest has payments of roughly 20 percent more, or \$2,660.<sup>3</sup>

Until mid-2008, home mortgage financing was readily available at attractive rates throughout San Mateo County and California. Rates vary, but ranged around 6.25 percent to seven percent from

---

<sup>1</sup> 21 Elements staff, Multiple Listing Service 2014 data

<sup>2</sup> 21 Elements staff, Multiple Listing Service 2014 data

<sup>3</sup> "Nongovernmental Constraints: Draft—March 6, 2009." 21 Elements Housing Element Update Kit, p. 2.

2006-2008 for a 30 year fixed rate loan (HSH Associates Financial Publishers). However, rates have been as high as ten or 12 percent in the last decade.

As part of the aftermath of the subprime crisis in 2008, interest rates are very low. In San Mateo County, rates range from 4.0-4.5 percent for a fixed-rate, 30-year mortgage. One remaining challenge is that many mortgages in San Mateo County are for more than \$417,000, meaning they qualify as jumbo loans and often have higher interest rates.

The data in the table below is from the Home Mortgage Disclosure Act (HMDA) and represents loan applications in 2012 for of one- to four-unit properties, as well as manufactured homes. More than 65 percent of the loan applications were filed by households earning above a moderate income (greater than 120 percent of AMI). Moderate income households (80-120 percent of AMI) represented 18 percent of loan applicants, low income households (50-80 percent of AMI) represent 12 percent, and very low income households (less than 50 percent of AMI) only 4 percent. Almost 75 percent of all loans were approved and accepted by the applicants, and 10 percent were denied. Above moderate-income households had the highest rates of approval of any group. Loan approval rates have improved since the subprime crisis.

**Table 3-2 Disposition of Applications for Conventional Home Purchase Loans (2012)**

Income Level	Number of loan applications	% of all loans	% of loans originated	% of loan applications denied	% other*
Less than 50% AMI (Very Low Income)	700	4%	57%	22%	21%
50-80% AMI (Low Income)	1,968	12%	67%	14%	20%
80-120% AMI (Moderate Income)	3,017	18%	73%	11%	17%
120%+	11,381	67%	76%	8%	16%
All	17,066	100%	74%	10%	17%

*Source: HMDA Data, 2012 for San Francisco-San Mateo-Redwood City MSA; \* includes loans applications approved but not accepted, loan applications withdrawn, and incomplete files*

While the City of Belmont, serving as the Housing Successor to the former Belmont Redevelopment Agency, no longer has funding available to offer down payment assistance loans or home rehabilitation programs, the City continues to serve as a member agency of the Housing Endowment and Regional Trust (HEART) of San Mateo County. HEART offers first-time homebuyer loans, as well as loans to affordable housing developers. Interested Belmont residents are referred to HEART for participation information.

## **Residential Construction Financing**

Construction` loans for new housing are difficult to secure in the current market. In past years, lenders would provide up to 80 percent of the cost of new construction (loan to value ratio). In recent years, due to market conditions and government regulations, banks require larger investments by the builder.

Due to Federal and State budget cuts, affordable housing developers have had a much harder time securing funding. Since 2009, the Federal Government has cut programs such as Community Development Block Grants, HOME, and HOPE VI funding by 27-50 percent (ABAG). Traditionally, these programs have been a large source of affordable housing funds. In addition to Federal cuts, the State dissolved Redevelopment agencies in 2012, leaving San Mateo County with a loss of \$25.5 million in funds for affordable housing. However, Low Income Housing Tax Credits still provide an important source of funding, so it is important for jurisdictions to consider which sites are eligible for affordable housing development. MidPen Housing has committed to help jurisdictions identify appropriate sites.

## **PUBLIC OPINION**

As the economy continues to rebound and development activities increase, many communities are met with opposition to new housing developments that are perceived to threaten existing community character, or that are perceived to limit land available for commercial development activity. The projects that most often draw opposition are high-density multi-family developments, transitional or supportive housing, and low-income housing developments. Belmont city officials, staff, and developers can work to assuage these concerns by providing clear guidelines for multi-family residential project design, requiring design review, emphasizing management of new developments, and engaging in public education to address myths about high density/low-income/supportive housing.

## **PHYSICAL SITE CONSTRAINTS**

The City of Belmont recognizes the challenges associated with building affordable housing on infill sites. Many parcels in the downtown area and along El Camino Real are considered small. For example, the average size of a parcel zoned Highway Commercial (C-3) on El Camino Real is 0.3 acres. The City acknowledges that parcels may need to be consolidated under one owner in order to facilitate mixed use and affordable housing development.

Unlike many other Peninsula communities, Belmont does not have a historic “main street” or a cohesive downtown residential district. The Belmont Village Priority Development Area (PDA) consists primarily of small shopping centers, with stores facing onto large surface parking lots rather than sidewalks. This auto-oriented format contributes to a scattered pattern of development activity, with no clear focal point to attract people and create a sense of destination. Heavy, fast-moving traffic on Ralston Avenue and El Camino Real creates a barrier that divides the downtown area.

Given the strong residential market throughout the region, adding housing to downtown Belmont is a promising strategy to build a lively downtown neighborhood. The city is already home to a high share of single-person households, couples without children and individuals over 65; these are household types that are likely to value housing near transit and amenities.



The City is developing a housing and economic development strategy that encourages active participation in development activities with project sponsors. The City may offer financial incentives; infrastructure improvements, assistance with land consolidation; willingness to sell or lease parcels owned by the Belmont Housing Successor for affordable housing; or help determine the feasibility of reducing the width of adjacent public right-of-ways to create larger sites.

Program 2.5 sets out a strategy by which the City will evaluate the need for parcel consolidation. The program also recommends that the Housing Successor Agency leverage real property assets in support of reducing the costs of affordable housing development on small sites. Program 2.7 promotes small lot development by allowing modifications of development standards rather than requiring applicants to seek a variance or a zone change.

## **ENVIRONMENTAL CONSTRAINTS**

The environmental setting affects the feasibility and cost of residential development. Environmental issues range from the suitability of land for development, the provision of adequate infrastructure and services, as well as the cost of energy. This section discusses these potential constraints and opportunities in Belmont.

Belmont currently encompasses about 2,955 acres. The majority of the parcels in the City's boundary are developed. Most of the undeveloped parcels are in the Western Hills area, with smaller amounts in the San Juan area and east of U.S. 101 freeway. These areas contain environmental constraints on development, such as steep slopes, landslide hazards, fire hazards, or flood hazards, and therefore, much of the undeveloped land has been set aside as open space. The following are environmental constraints and hazards that affect, in varying degrees, existing and future residential developments.

### **Seismic Hazards**

The San Andreas Fault zone is located one mile from Belmont's western boundary; however, there are no known active faults within the City. Major problems could result from ground shaking, which is likely to be amplified in the areas underlain by relatively unconsolidated deposits, especially in the eastern part of the City. Liquefaction is also a possibility in these areas. There is potential for landslides on all slopes; only site-specific investigations can differentiate the degree of risk.

### **Topography/Slope**

The western portion of Belmont is defined by the San Juan Hills, a section of the Santa Cruz Mountains, while the eastern portion of the city is relatively flat extending toward the San Francisco Bay. Elevations range from 0 to 838 feet above sea level. Portions of the city are steep and susceptible to landslides, slippage, erosion, and other topographic hazards. The City adopted the San Juan Hills Area Plan in 1988. The Plan found that two-thirds of the lots in the Study Area exceeded 30 percent slope and 90 percent were geologically unstable with high landslide probability. The Plan encouraged landowners to work with the City using transfer of development rights to create a safer, compact and environmentally-sensitive development. This program is maintained in the Housing programs (Program 4.2).

### **Flood Hazards and Sea Level Rise**

The City's flood plain management ordinance requires flood proofing or elevation of structures above flood heights along portions of Belmont Creek and east of Bayshore. The City will continue to regulate development in the designated flood hazard areas in accordance with the ordinance.

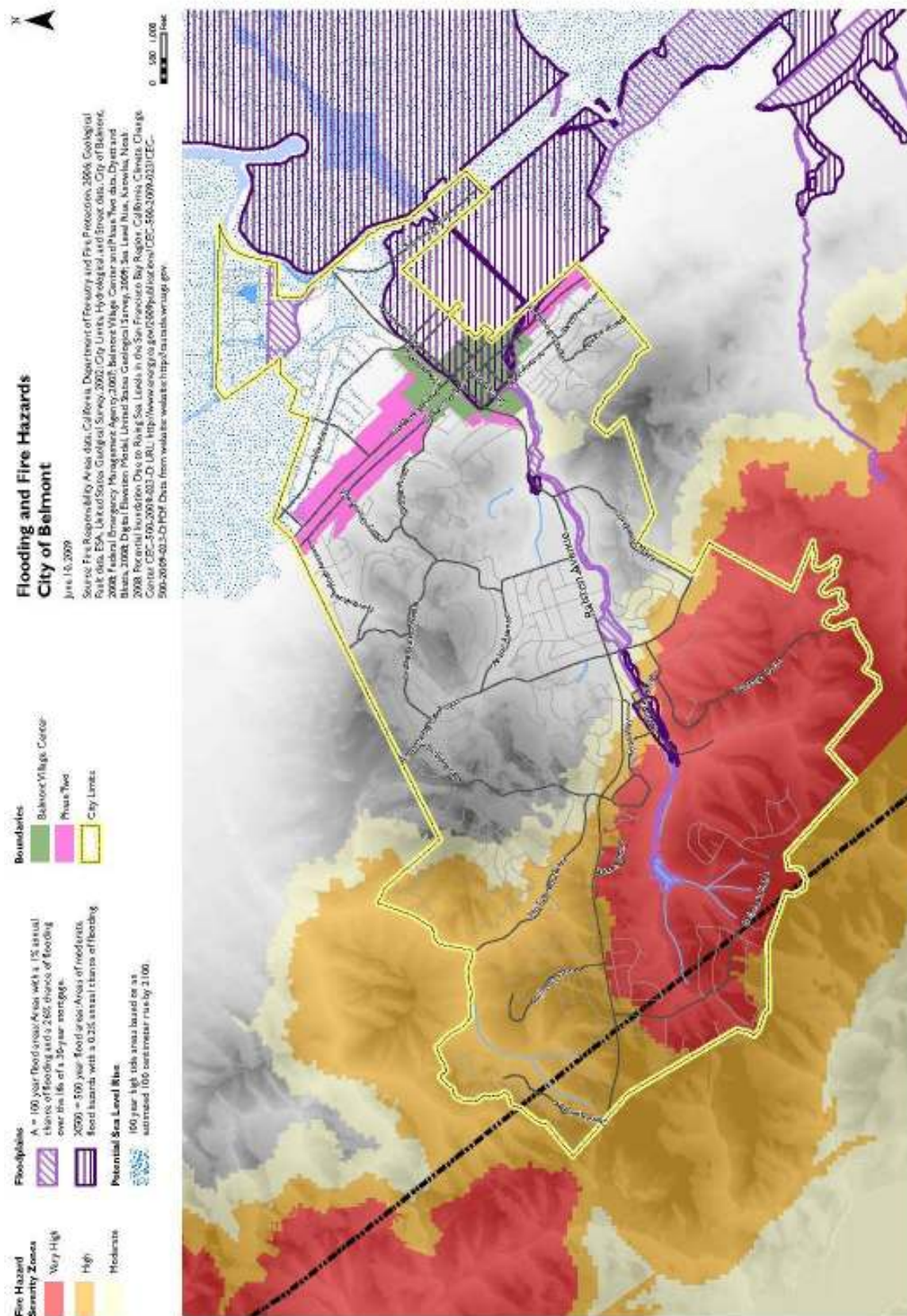
Belmont has a history of localized flooding caused by inadequate storm drainage and has taken actions to address flooding problems, including upgrading and regular maintenance of the storm drain system.

The melting of polar ice, the expansion of ocean water with higher temperatures, and the resulting overall sea level rise are possible impacts of global climate change. According to the San Francisco Bay Conservation and Development Commission (BCDC), “historical records show that sea level in San Francisco Bay has risen 18-20 cm (7 inches) over the past 150 years. The Intergovernmental Panel on Climate Change (IPCC) and the 2006 California Climate Action Team (CCAT) Report project that mean sea level will rise between 10 and 90 cm (12 and 36 inches) by the year 2100.” BCDC online maps depict a scenario for a one-meter (100 cm) rise in sea level possible for the year 2100 (<http://www.bcdc.ca.gov>), which exceeds projections referenced by IPCC and CCAT. As indicated on Figure 3-1, sea level rise may impact the eastern edges of the City of Belmont; however, no housing has been proposed in potentially impacted areas.

### **Fire Hazards**

There is the potential for grass or wildland fire in the open hillside and canyon areas of Belmont. The risk is compounded by deficiencies in emergency access and, in some cases, by insufficient water flow to meet fire-fighting requirements. The Safety Element of the General Plan sets forth an approach to reduce this risk in developed areas and in the design and location of new development in the hillsides. However, fire hazards will continue to be an issue affecting the development of housing sites in the upper hillside areas of Belmont.

Figure 3-1 Flooding and Fire Hazards



### 3.2 GOVERNMENTAL CONSTRAINTS

Local policies and regulations can impact the price and availability of housing and in particular, the provision of affordable housing. Land use controls, site improvement requirements, fees and exactions, permit processing procedures, and various other issues may constrain the maintenance, development and improvement of housing. This section discusses potential governmental constraints in Belmont.

#### LAND USE CONTROLS

The Land Use Element of the Belmont General Plan sets forth the City's policies for guiding local development. These policies, together with existing zoning regulations, establish the amount and distribution of land allocated for different uses within the City. Table 3-3 describes General Land Use designations that allow residential uses. The low, medium and high-density districts differ in allowable density and development standards. In addition, the General Plan permits multifamily residential uses in the Central Business District (Downtown Specific Plan) and in commercial zones.

**Table 3-3 Land Use Categories Allowing Residential Uses**

General Plan Land Use	Zoning District(s)	Density (Units per Acre)	Residential Type(s)
Low Density Residential	R-1; HRO <sup>1</sup>	1-7	The low-density residential district has eight zones which allow primarily single-family detached residences and clustered townhouse developments
Medium Density Residential	R-2, R-3	8-20	The medium density district is designed to accommodate non-intensive multiple-family units, such as duplexes, and low-rise apartments.
High Density Residential <sup>2</sup>	R-4	21-30	The high-density district is comprised primarily of apartment buildings up to 40-50 feet in height.
Downtown Specific Plan areas - C/R, CBD, Ch, Cg, Cs, Rh, RI	C-2, C-3, C-4, R1, R3, R4, PD	Up to 30	The Downtown Specific Plan allows residential uses in the C/R, Ch, Rh and RI land use districts. The zoning districts that apply to these areas allow residential uses with a conditional use permit.
Commercial Zones	C-2, C-3, C-4	Up to 30	Commercial zones allow housing as a conditional use.

1. HRO stands for Hillside Residential and Open Space District.

2. The highest density residential zone in Belmont is the R-5 zone. The Zoning Map does not currently apply this R-5 zone to any areas of Belmont.

Source: Land Use Element, Belmont General Plan, 1982; Belmont Zoning Ordinance; Downtown Specific Plan

Work has commenced on a comprehensive update of the Belmont 1982 General Plan. Through this public process, the types of residential land use categories and the allowable densities will be examined, and if appropriate, updated to reflect evolving community values and increased demands for housing (housing program 2.9).

## ZONING FOR A VARIETY OF HOUSING TYPES

Housing element law specifies that jurisdictions must identify adequate sites to be made available through appropriate zoning and development standards to encourage the development of various types of housing for all economic segments of the population. This includes single family housing, multifamily housing, factory-built housing, mobile homes, emergency shelters and transitional housing among other housing types.

Table 3-4 below summarizes the various housing types currently permitted within Belmont's residential and commercial zones. As shown below, residential uses are designated with the following symbols: permitted by right (P), conditionally permitted (C), or not specified (ns).

**Table 3-4 Housing Types Permitted by Zone**

Type	Zoning Districts Allowing Housing						
	HRO	R-1	R-2	R-3	R-4	R-5 <sup>2</sup>	C2-C4
Single-family <sup>1</sup>	P	P	P	P	P	P	C
Duplex (2 units)			P	P	P	P	C
Single-family row house/townhouse	C <sup>3</sup>			P	P	P	C
Multi-family				C	C	C	C
Secondary dwelling units <sup>4</sup>	C	P	P	P	P	P	C
Mobile homes <sup>5</sup>							
Nursing /convalescent homes <sup>6</sup>							
Five or fewer residents	C	C	C	C	C	C	C
Six or more residents					C	C	C
Homes for the ambulatory aged and retirement homes				C	C	C	C
Lodging/ boarding/ rooming houses					C	C	C
Transitional housing		ns	ns	ns	ns	ns	ns
Emergency shelters		ns	ns	ns	ns	ns	ns
Fraternity & sorority houses					C	C	C
Apartment hotel						C	

Key: P = Permitted C = Conditionally Permitted ns = Not Specified

1. There are three HRO districts. Single-family residences are not permitted in HRO-3 zones west of Hastings Drive and accessed by Carlmont Drive. Single family detached dwellings are also allowing in the A zone.

2. The Zoning Map does not currently apply the R-5 zone to any areas of Belmont.

3. Townhouses are permitted with a CUP in the HRO-3 zone only.

4. Second units are permitted unless they exceed 640 sq. ft. or the lot is smaller than 8,000 sq. ft.

5. Mobile home parks are only allowed in M-1 zones.

6. The City's current Zoning Ordinance includes a definition for Nursing/Convalescent homes that covers licensed care facilities and other group care facilities such as hospices.

Source: Zoning Ordinance; City of Belmont Planning Department

The Zoning Ordinance allows for a variety of housing types that meet the needs of all economic segments of the community. A review of the City's Zoning Code shows that many types of housing are permitted in the community. In some cases, the Zoning Code requires amendment to comply with changing state and federal housing laws. The following analyzes the City's allowance of various housing types in Belmont.

### **Multi-Family Units**

In Belmont, multi-family units comprise approximately 36 percent of the existing housing stock. This housing type is allowed with the approval of a conditional use permit in numerous residential zones, including R-3, R-4, R-5 zones; sites in the Downtown Specific Plan area designated Commercial/Residential; and, in commercial zones C-2, C-3, and C-4. Duplexes are permitted by right in the R-2, R-3, R-4 and R-5 zones.

The zoning revisions being completed for the Belmont Village Priority Development Area, as part of Program 2.3, recommend removing the CUP requirement for multi-family units above the ground floor in most of the sub-areas of downtown when specific design criteria are met.

### **Licensed Residential Care Facilities**

State law requires that certain community care facilities serving six or fewer persons be permitted by right in residential zones. Moreover, such facilities cannot be subject to requirements (development standards, fees, etc.) more stringent than single-family homes in the same district. The zoning ordinance has been amended to provide definitions for 'residential care facilities' and 'small residential care facilities' (those serving six or fewer clients), and to clarify that a nursing or convalescent home is considered a residential care facility. The revised zoning ordinance further clarifies that small residential care facilities are a residential use permitted in any residential zone, while large residential care facilities are permitted in residential zoning districts with approval of a Conditional Use Permit.

### **Manufactured Housing and Mobile Home Parks**

State housing law requires communities to allow manufactured housing by right in all residential zones. In Belmont, manufactured housing is allowed in all residential zones subject to the same design review requirements as site-built housing. The Zoning Code permits mobile home parks in the M-1 manufacturing zone with a CUP.

### **Emergency Shelters**

An emergency shelter is any facility with overnight sleeping accommodations, the primary purpose of which is to provide temporary shelter for the homeless, in general, or for specific populations of homeless persons. The length of stay can range from one night up to as much as six months. SB 2, which was signed into law in 2007, requires cities and counties to designate a zone or zones in which emergency shelters are permitted by right, or enter into a multi-jurisdictional agreement with neighboring jurisdictions to meet the emergency shelter need.

As of the 2013 San Mateo Homeless Census, there were 43 unsheltered homeless persons in Belmont. Over the past five years the number of homeless persons has changed from twelve (12) to one (1), and then up to forty-three (43) – an increase of 258%. The cause of this increase is unclear. There are no sheltered homeless persons in Belmont. During this same time period the County of San Mateo saw a total 19% increase in homeless individuals. To address the increased need for shelters, the City of Belmont has created the S-2 Emergency Shelter Combining District which

allows emergency shelters by right on certain properties in the C-3 (Highway Commercial) and C-4 (Service Commercial) Zoning Districts. In total 31, parcels are included in this shelter overlay district.

The S-2 District is located a short walk from Belmont's downtown and close to both the Caltrain station and the El Camino Real transit corridor allowing easy access to social services and retail to meet daily needs. Permitted uses in the C-3 district include retail sales and services and offices. Those in the C-4 district include a variety of general commercial and light industrial activities including business supply stores, storage and warehousing, printing and publishing and wholesale goods. Residential development currently requires approval of a Conditional Use Permit as does auto repair, machine shops, sheet metal shops, and similar uses that might generate noise and fumes or have other potentially harmful impacts.

Housing program 3.5, Emergency Shelters, calls for the City to meet with representatives from Shelter Network (a non-profit housing service provider) to determine if there are other opportunities to provide program support during the planning period. The program also calls for the City of Belmont to review the adopted ordinance for ongoing consistency with state law governing emergency shelters.

### **Transitional and Supportive Housing**

Transitional housing is defined as a project that is designed to provide housing and appropriate support services to homeless persons to facilitate movement to independent living within 24 months. Transitional housing may also be used for youth leaving the foster care system. Supportive housing is defined as long-term community-based housing and supportive services for homeless persons with disabilities. The intent of this type of supportive housing is to enable these special needs populations to live as independently as possible in a permanent setting.

The Belmont Zoning Ordinance has been amended to include definitions of both Supportive Housing and Transitional Housing, and clarifies that both are considered a permitted residential use and only subject to those restrictions that apply to other residential dwellings in the same zone.

### **Apartment Hotel, Efficiency Units, or Single Room Occupancy Units**

Apartment hotel, efficiency units or single room occupancy (SRO) units are a type of housing that serves very-low income households. The Zoning Ordinance defines this type of housing as a dwelling unit containing only one habitable room for occupancy by no more than two (2) persons, and containing a minimum of 220 square feet of living space. These units are considered a residential use and subject only to those restrictions that apply to other residential dwellings of the same type in the same zone.

## **RESIDENTIAL DEVELOPMENT STANDARDS**

The City regulates the type, location, density, and scale of residential development primarily through the Zoning Ordinance. Zoning regulations are designed to protect and promote the health, safety, and general welfare of residents as well as implement the policies of the City's General Plan. The Zoning Ordinance also serves to preserve the character and integrity of existing neighborhoods. Table 3-5 details the City's residential development standards for the primary zones allowing housing.

**Table 3-5 Residential Development Standards**

	Residential Districts						
	HRO <sup>1</sup>	R-1 <sup>2</sup>	R-2	R-3	R-4	R-5	C-2 - C-4
Building Standards							
Density Range (du/ac)	0.325–4.356	1 – 7	14 or less	20 or less	30 or less	50 or less	30 or less
Minimum floor area/unit (sq.ft.)	1,200	1,200	None specified	0-bedroom = 420 1-bedroom = 600 2-bedroom = 780 3-bedroom = 960			1,450
Maximum bldg. height (ft.)	28	28	35		50	50	28-40
			(2 stories)				
Maximum floor area ratio	0.026–0.35	0.27–0.53 <sup>3</sup>	0.6	0.85	1.4	3.5	1.0
Lot Standards							
Minimum lot area (sq.ft.)	10,000–13,400	5,000 – 9,600	6,000	6,000	6000	7,200	7,200
Minimum lot width	60	50-70	60	60	60	60	60
Building Setbacks and Open Space							
Front yard (ft.)	15	15	15	15	15	15	15
Side yard (ft.)	15	15	15	15	15	6	6-15
Rear yard (ft.)	7	15-20	15	15	15	15	15
Open Space Required (sq.ft.)	NA	NA	NA	300 sq.ft. for each ground floor unit, plus 150 sq.ft. for each unit above ground floor, except no requirement in the R-5			

1. There are three HRO districts: HRO-1, HRO-2, and HRO-3.

2. There are five R-1 districts. R-1A, B, C, E, and H.

3. Depending on slope

4. 6 feet plus 2 feet per each additional story above two stories.

NA: Not Applicable

Sources: City of Belmont General Plan, 1982; Zoning Ordinance, City of Belmont.

Development standards can sometimes constrain the number of units that may be constructed on a particular piece of property to a level below the maximum density. Critical standards include setbacks, height, parking and open space requirements. By limiting the number of units that could be constructed, the per unit land costs would necessarily be higher and, all other factors being equal, result in higher development costs which could impact housing affordability. Development standards are typically a major constraint on small lots zoned for multi-family development, where setbacks and parking requirements can consume a sizable percentage of the total lot. Larger lots, for example those over an acre in size, can more easily achieve the allowed density.



## **Density**

The City allows for a range of densities in its residential zones. The maximum density varies from less than one unit per acre in the topographically constrained Hillside Residential and Open Space (HRO) districts to 50 units per acre in the R-5 zone. (To date, although defined in the Zoning Ordinance, there are no properties designated R-5.) Most single-family homes in Belmont are located in R-1 districts, which vary in density from 1 to 7 units per acre. Multi-family housing ranges from 8 to 30 or more units per acre. Most commercial zones allow housing up to 30 units per acre with a conditional use permit. The City offers density bonus and regulatory concessions to comply with State law, and encourage and facilitate development of affordable and senior housing.

The Belmont Village Priority Development Area (PDA) Strategy, Program 2.3, calls for a comprehensive rezone of the Belmont Village PDA, which is comprised of approximately 65 acres surrounding the intersection of Ralston Avenue and El Camino Real. The proposed revisions would implement a minimum residential density of 15 units per acre for mixed-use and residential projects. A maximum density of 45 units per acre by right above the ground floor would be permitted in some districts when certain design criteria are met, ensuring compatibility with surrounding properties.

The City has adopted a comprehensive update to Belmont Zoning Ordinance Section 26 to create a streamlined Density Bonus program available to developers of low and very low income housing units. The revised program allows developers of affordable housing units to achieve residential densities in excess of the permitted maximum, as permitted by State Density Bonus Law. The program also allows for affordable housing developers to request incentives from the City of Belmont, such as a reduction in site development standards or a modification of zoning code requirements or architectural requirements, which result in identifiable, financially sufficient and actual cost reductions.

## **Building Standards**

The maximum height allowed is generally 28 feet in single-family residential zones, and 35 to 50 feet in multi-family residential zones. Minimum lot area varies widely, from 5,000 square feet in the R1C district to one acre in the R-1E zone. Most lots in Belmont are zoned R-1A, B, or C and range from 5,000 to 9,600 square feet in area. The Zoning Ordinance establishes minimum dwelling unit size requirements for multi-family units in the R-3, R-4, and R-5 zones. The Zoning Ordinance requires a minimum unit size of 420 to 960 square feet depending on the number of bedrooms. These requirements ensure livability and quality of housing, and have not constrained the development of affordable housing.

In 2014, the Belmont City Council established a subcommittee to review the single-family development standards and design review process in an effort to determine whether revisions would be appropriate to help streamline the development and permitting process for single-family residential developments. This subcommittee conducted a survey of several adjacent communities to compare development standards. One of the conclusions from this survey was that Belmont's setback and parking requirements are inconsistent and inflexible, not allowing for exceptions to be made to address common scenarios that exist within Belmont's single-family residential neighborhoods. The subcommittee has proposed potential modifications. As of May 2015, draft Zoning Text Amendments have been prepared to address and improve efficiencies and permitting for single family residential development.

Housing Program 2.10, Residential Development Standards, calls for the City to take action by Spring 2015 on modifying several residential development standards, including setback and parking requirements, as well as the Design Review thresholds, to streamline single-family residential development and permitting.

The zoning revisions being completed for the Belmont Village Priority Development Area, as part of Program 2.3, will consider raising the maximum building height in the Villages districts to 40 feet. In addition, building heights up to 50 feet may be allowed when certain design criteria are met.

### **Open Space Requirements**

To ensure adequate open space is provided in multi-family housing, the Zoning Ordinance requires minimum open space requirements in the R-3, R-4, and R-5 zones. Residential developments are required to provide a minimum of 300 square feet of open space for each unit located on the ground floor, and an additional 150 square feet of open space for each unit located above the ground floor. The following may be used to satisfy the open lot area requirement for each unit above the first floor: open roof decks, balconies, lanais, or other open structural areas made a part of the building and improved for outdoor living.

### **Inconsistent Standards and Lack of Design Standards**

The Downtown Specific Plan (DTSP), adopted in 1991, added new requirements to existing zoning districts that only apply to specific geographic areas within the downtown area. A developer must reference both the DTSP and the zoning in order to see all of the standards. The process can be confusing and difficult to determine the applicable standards. For example, in C-3 commercial zoning districts in the Downtown, residential densities are allowed up to 30 units per acre with a conditional use permit; however, the maximum FAR allowed is only 0.5, which is much more restrictive. The regulations are unclear as to which standard governs.

In 2011, the City adopted Single Family Residential Design Guidelines (Housing Program 4.4) which provide clear guidance to property owners and developers for compliance with both property development standards, as well as the entitlement findings that must be made for approval of a Single Family Residential Design Review project. The Design Guidelines have proven to be very useful in clarifying the City's expectations for development of single family residential properties.

Program 2.3, the Belmont Village Priority Development Area Development Strategy, includes an action to replace the Downtown Specific Plan and the existing zoning for the downtown area with new base zoning districts. This action will remove inconsistencies and clarify the requirements for development in the downtown area. This program also recommends adopting design guidelines for the Belmont Village Priority Development Area so that applicants and community members, as well as the City Council, Planning Commission, and City staff know the review criteria at the outset of a project. Program 4.4 calls for development of design guidelines for multi-family and mixed-use project in other parts of the City.

### **Parking Requirements**

The City's parking requirements vary depending on housing type and anticipated parking needs. Parking standards are designed to address current parking needs generated by different types of residential development as well as to correct historic policies that have contributed to a severe shortage in parking spaces today.

Table 3-6 summarizes the City's existing parking requirements. The City's parking requirements display flexibility to facilitate the development of housing for special needs groups. For instance, nursing homes and senior congregate care facilities are required to provide only one space per four beds. Dormitories and other student housing are required to provide only one space per every five beds.

**Table 3-6 Parking Requirements**

Housing Type	Spaces Per Unit		
	Covered	Open	Total
Single-Family	2	2	4
	<u>Second Units</u>		
<i>One-bedroom units</i>	0	1	1
<i>Two or more bedrooms</i>	0	2	2
Multiple-Family	1	1	2
Nursing/Convalescent	One space per four beds		
Student Housing	One space per five beds		

*Source: City of Belmont Planning Department*

The Zoning Code requires four parking spaces for single-family units (two covered and two open) and two parking spaces per unit for multi-family housing (including studios and one-bedrooms). Adding a one-bedroom second unit requires an additional open parking space, and adding a two-bedroom second unit requires two additional open parking spaces.

Current parking requirements for single family homes in Belmont are not consistent with vehicle ownership by household. The 2012 American Community Survey by the US Census Bureau and CLR Search indicate that 66-76% of Belmont households have two or fewer vehicles. In addition, current thresholds for parking upgrades do not relate to specific identified parking impacts, or distinguish between projects that increase living space versus projects that increase the number of bedrooms (therefore resulting in an increase in occupant capacity).

Under Program 2.10 (Residential Development Standards) the City will examine current single-family parking requirements to evaluate the specific parking-related impacts of different types of residential projects, and to determine whether modifications to parking requirements are appropriate. Belmont has many steep, narrow, and curvy streets, making on-street parking impractical and potentially dangerous. It is important to require guest parking to be provided on-site, so guests do not park along the side of the street and block access for police, fire, and medical emergency vehicles. Potential modifications proposed by the City Council development standards subcommittee include revised parking upgrade thresholds, revised requirements for covered and uncovered parking spaces, and the ability to provide an exception to parking requirements when certain conditions are met that meet the spirit and intent of the Zoning Ordinance.

Accommodating parking can be a constraint on the development of small parcels in the Belmont Village Priority Development Area, due to the inefficiency of parking layouts on these small sites. The City is exploring joint downtown parking facilities as part of the Program 4.6, which would help reduce this constraint. Also, housing built as part of a mixed-use project within 300 feet of a

train station, or within the adjacent Village Center Area, may receive a 15 percent reduction in the required parking spaces. Developers may also seek a parking reduction as a regulatory incentive for density bonus projects.

Future housing and mixed-use projects in the downtown will likely have residential densities of up to 45 units per acre. The new Belmont Village zoning districts, part of Program 2.3, will likely include reduced parking requirements for residential and other uses, so that parking requirements do not exceed demand in a mixed-use district. This would reduce parking costs of development projects. In addition, as an alternative to requiring each project to provide its own off-street parking, The Belmont Village Implementation Plan, part of Program 2.3, will include analysis of shared parking strategies for the Belmont Village Priority Development Area that would reduce the parking burden for both commercial and residential development within the priority development area.

### **Flexibility in Development Standards**

Under Program 2.10 (Residential Development Standards) and 4.4 (Development Review Process), the City will reexamine existing residential design standards and the design review process to determine whether certain revisions to setbacks, parking requirements, and design review entitlement thresholds would be appropriate. In March 2014, the City Council established a subcommittee to study development standards and design review requirements. Draft zoning ordinance amendments will be introduced in December 2014. Modifications being considered include reduced parking requirements, clear and consistent setback requirements, and a tiered design review threshold allowing administrative approvals for certain single-family residential projects.

In addition to the modifications being considered, the City currently offers two mechanisms for modifying residential development standards. Each mechanism is described as follows.

#### ***Variance Process***

Variances may be granted for any and all site development standards to prevent or lessen practical difficulties and unnecessary physical hardships. Application for a variance is made to the Director of Community Development. A variance will be granted by the hearing body if the following findings are made:

- The strict or literal interpretation and enforcement of the specified regulation would result in practical difficulty or unnecessary physical hardship inconsistent with the objectives of the Zoning Ordinance.
- There are exceptional or extraordinary circumstances or conditions applicable to the property involved or to the intended use of the property which do not apply generally to other properties classified in the same zoning district.
- The strict or literal interpretation and enforcement of the specified regulation would deprive the applicant of privileges enjoyed by the owners of other properties classified in the same zoning district.
- The granting of the Variance will not constitute a grant of special privilege inconsistent with the limitations on other properties classified in the same zoning district.
- The granting of the Variance will not be detrimental to the public health, safety or welfare, or materially injurious to properties or improvements in the vicinity.

### ***Planned Development District***

The Planned Development (PD) district accommodates various types of uses, such as single-family and multi-family residential developments, neighborhood and community shopping centers, professional and administrative areas, and other uses or a combination of uses that can be made appropriately as part of a Planned Unit Development (PUD). The PD district is established to allow flexibility of design that is in accordance with the objectives and spirit of the General Plan.

During the 2001-2006 planning period, the City of Belmont used the Planned Development District to facilitate the construction of various types of housing. For example, the Immaculate Heart of Mary Parish constructed the “Sunrise Assisted Living” facility, a three-story facility providing 62 independent units and 16 institutional units. The City also recently (October 2014) used the Planned Development process to entitle a mixed-use project with housing units above retail at 576-600 El Camino Real in the Downtown. The project is approved at a density of over 30 units per acre and a height of 45-50 feet.

The PD zone is intended to enable the City to modify site development standards to facilitate development projects. In addition, the project can be presented as a complete package and potentially avoid the additional time and costs associated with multiple variances. However, because a zoning change requires multiple hearings and a legislative action, the PD process may extend the total development review time.

Under Program 2.7, the City will evaluate whether a new review process can be established that would allow modifications to the development standards for projects proposed on small lots, so that projects that meet the City’s objectives would not have to meet the strict findings for a variance or need to apply for a zone change.

### **FEES AND EXACTIONS**

Belmont collects planning and development fees to cover the costs of processing permits and providing the necessary services and infrastructure related to new development. Permit processing fees are intended to reimburse the City for actual administrative costs. Fees are imposed by the Planning, Building and Public Works Departments. Table 3-7 summarizes common fees charged to developers of residential projects in Belmont.

**Table 3-7 Model Development Fees - Belmont (2014)**

	<i>Single Family Dwelling</i>	<i>Multifamily Apartment (Complex Project)</i>	<i>Condominiums (Complex Project)</i>
<b><i>Project Assumptions</i></b>			
Assumed Project Size (units)	1	10	10
Living Area per Unit (sq. ft.)	2,800	1,500	1,500
Building Size (sq. ft.)	2,800	15,000	15,000
Construction Costs per Unit	\$360,000	\$180,000	\$180,000
Project Valuation	\$360,000	\$1,800,000	\$1,800,000
<b><i>Development Review Fees</i></b>			
Departmental Review			
<i>Design Review - Planning &amp; Engineering</i>	4,943	22,371	22,371
<i>Conditional Use Permit - Planning &amp; Engineering</i>	--	4,765	4,765
<i>Geologic Review - Planning &amp; Engineering</i>	4,075	4,075	4,075
Environmental Review - CEQA			
<i>Base Fee (Categorical Exemption)</i>	483	--	--
<i>Recordation Fee</i>	50	50	50
<i>Initial Study (Staff)</i>		3,090	3,090
<i>Negative Declaration (Staff)</i>		1,174	1,174
<i>Initial Study &amp; Neg Dec/MND (Consultant)</i>		20,000-40,000	20,000-40,000
<i>EIR (Consultant)</i>		varies	varies
Other Development Review Fees (as needed)			
<i>Variance and FAR Exception - Planning &amp; Engineering</i>	6,279	6,279	6,279
<i>General Plan Amendment, Zone Change, Zoning Ordinance Amendment</i>	4,515	4,515	4,515
<i>Tentative Parcel Map - Planning &amp; Engineering</i>	7,693	10,843	10,843
<b>Total Development Review Fees</b>	<b>\$9,551</b>	<b>\$35,525</b>	<b>\$50,883</b>
<b><i>Building Permits &amp; Fees</i></b>			
Plan Checks			
<i>Plan Check</i>	5,544	9,763	9,763
<i>Engineering Building Permit Plan Check</i>	1,879	1,879	1,879
<i>Planning Plan Check</i>	857	2,985	2,985
<i>Accessibility Plan Check</i>	--	2,132	2,132
<i>Belmont-San Carlos Fire Department Review Fee</i>	260	260	260
Permits and Fees			
<i>Building Permit</i>	7,080	21,736	21,736
<i>Electrical Permit</i>	103	136	136

**Table 3-7 Model Development Fees - Belmont (2014)**

	<i>Single Family Dwelling</i>	<i>Multifamily Apartment (Complex Project)</i>	<i>Condominiums (Complex Project)</i>
<i>Electrical Permit Fee</i>	153	1,355	1,355
<i>Mechanical Permit</i>	103	137	137
<i>Mechanical Permit Fee</i>	139	604	604
<i>Plumbing Permit</i>	103	136	136
<i>Plumbing Permit Fee</i>	291	2,419	2,419
<b>Other Fees</b>			
<i>General Plan Maintenance Fee</i>	1,212	4,725	4,725
<i>Microfilm Charge</i>	304	1,087	1,087
<i>NPDES Fee</i>	593	674	674
<i>SBSA (Sewer) Connection Fee</i>	12,024.81	108,223	108,223
<i>SMIP Residential (Seismic Tax)</i>	63	246	246
<i>State Energy (Title 24)</i>	979	3,412	3,412
<i>California BSC Revolving Fund</i>	20	76	76
<i>Business License Tax</i>	772	2,957	2,957
<i>Temporary Encroachment Fee</i>	620	620	620
<i>Surety Deposit</i>	500	500	500
<b>Total Building Permits &amp; Fees</b>	<b>\$33,600</b>	<b>\$166,062</b>	<b>\$166,062</b>
<b>Total Planning &amp; Building Fees</b>	<b>\$43,151</b>	<b>\$201,587</b>	<b>\$216,945</b>
Planning & Building Fees per Unit	\$43,151	\$20,159	\$21,695
Planning & Building Fees as Proportion of Development Cost	12%	11%	12%
<b>Impact Fees</b>			
Park Dedication/In-Lieu Fee	--	--	282,000
Schools	8,960	48,000	39,450
<b>Total Impact Fees</b>	<b>\$8,960</b>	<b>\$48,000</b>	<b>\$321,450</b>
Impact Fees per Unit	\$8,960	\$4,800	\$32,145
Impact Fees as Proportion of Development Cost	2%	3%	18%
<b>Total Fees</b>	<b>\$52,111</b>	<b>\$245,587</b>	<b>\$538,395</b>
Total Fees per Unit	\$52,111	\$24,559	\$53,840
Total Fees as Proportion of Total Development Cost	14%	14%	30%

Source: City of Belmont, 2014

Table 3-7 indicates that total fees for a 3-bedroom, 2,800 square foot single family residential unit would be approximately \$52,111, approximately 14 percent of the estimated development costs. The Planning and Building fees account for 82 percent of the total fees for a new single family house. The total fees for a 10-unit apartment complex would be approximately \$245,587 or \$24,559 per unit. These fees also represent about 14 percent of the estimated development costs of the project.

The Planning and Building fees account for 82 percent of the total fees for a new 10-unit apartment building. The total fees for a 10-unit condominium development would be approximately \$538,395 or \$53,840 per unit. Fees for the condominium project represent approximately 30 percent of the estimated development costs. The Planning and Building fees account for 40 percent of the total fees for a new 10-unit condominium building, while the Impact fee account for 60 percent of the total fees.

The City offers two programs to mitigate the impact of development fees on affordable housing. In 1990, the City passed a resolution that allows the Planning Director to waive fees for non-profit developers who provide affordable housing units. Moreover, the Density Bonus program also allows for the waiver or modification of fees as an additional financial incentive for projects that are entitled to a density bonus under the State density bonus law. Therefore, fees are not considered to be a constraint to affordable housing development.

## **BUILDING CODES AND ENFORCEMENT**

A variety of federal, State, and local building and safety codes are adopted for the purposes of preserving public health and safety, as well as ensuring the construction of safe and decent housing. At times code requirements increase the cost of such housing. However, these codes are not considered a specific constraint on development in Belmont, since: all projects must comply; most other jurisdictions in the region have adopted similar codes; and, the purpose of the codes is to protect public health and safety. The codes the City has adopted, and other codes with which all projects must comply, include: building codes, accessibility standards, energy standards, specific codes to reduce hazards, and other related ordinances.

### **International Building Codes**

The State has adopted and modified the recent edition of the International Building Code (IBC), which establishes standards of construction and inspections to ensure code compliance. Through the adoption process the code is renamed the California Building Code (CBC). In turn, local jurisdictions must enforce the CBC, although they may amend the code if appropriate and if findings can be made. The CBC also prescribes minimum insulation requirements to improve noise protection and energy efficiency. Although these standards increase housing costs and may impact the viability of older properties that need to be brought up to current code standards, the intent of the code is to provide structurally sound, safe, and efficient housing. Moreover the Code is used throughout California.

### **Code Enforcement Program**

The City administers a Code Enforcement Program that aims to preserve and maintain the livability and quality of neighborhoods. Code enforcement staff investigates violations of property maintenance standards as defined in the Municipal Code as well as other complaints, and inform property owners of substandard building conditions.

### **Housing Accessibility**

Chapter 11A of the California Building Code requires new multi-unit residential construction to provide accessible and adaptable units for individuals who may have disabilities. The code requires certain design standards for apartment buildings with three or more units and



condominiums with four or more units. These include: (1) Accessible ground floor units or buildings equipped with an elevator; (2) adaptive design features for the interior of the unit; (3) accessible public use and common use portions; and, (4) sufficiently sized openings to allow wheelchair access. Before permit issuance, plans are reviewed for compliance and inspections are performed.

### **Municipal Regional Stormwater Permit**

Urban development is a major contributor to stormwater-caused pollution. Development or redevelopment of property represents an opportunity to incorporate post-construction controls that can reduce water quality impacts over the life of the project. The Municipal Regional Stormwater Permit (MRP), adopted by the Water Board in October 2009, includes prescriptive requirements for incorporating post-construction stormwater control/LID measures into new development and redevelopment projects than the previous countywide stormwater permit. These stormwater treatment requirements are to be met by using evapotranspiration, infiltration, rainwater harvesting and reuse. Where these treatment measures are infeasible, landscape-based biotreatment is allowed. These requirements are known as Provision C.3 requirements.

Provision C.3 establishes thresholds for which new development and redevelopment projects must comply with Provision C.3. Regardless of a project's need to comply with Provision C.3, municipalities must apply the MRP standard, including standard stormwater conditions of approval for projects that receive development permits. These conditions of approval require appropriate site design, source control measures, and, in some cases, treatment measures.

Thresholds for determining whether Provision C.3 applies to are based on the amount of impervious surface that is created and/or replaced by a project. The typical threshold is 10,000 square feet for most projects. However, effective December 1, 2011, the threshold for requiring stormwater treatment is reduced from 10,000 to 5,000 square feet of impervious surface for uncovered parking areas (stand-alone or part of another use), restaurants, and auto service facilities<sup>1</sup> and retail gasoline outlet projects. In addition, beginning December 1, 2012, all projects which create and/or replace 2,500 sq. ft. to 10,000 sq. ft., including detached single family residences that are not part of a larger plan of development, must implement at least one type of approved treatment measures.

In Belmont, the impact has not been significant since much of the residential development has been remodels and additions to single-family homes. Even larger multi-family projects that have been built since 2009 have not been very affected since these have been in infill areas. The C3 requirements are typically discussed with applicants at the early design review phases to ensure proper treatments are implemented for the project. Since the required treatment measures typically will take up spaces in the site, early planning will reduce the need for major site design revisions at a later stage. The Public Works Department has set up permit fee schedule for administrating these requirements.

### **DEVELOPMENT REVIEW PROCESS**

Belmont's process for reviewing housing proposals depends on the type and complexity of the project, and whether a major variance to development standards, existing land use, or operating

conditions is requested. This section reviews the current development review process for housing projects that do not require a legislative action.

Proposals for new housing are processed in three phases: 1) neighborhood outreach; 2) design review; and, 3) conditional use permit review. Single-family and duplex projects proceed through the first two phases unless a Conditional Use Permit (CUP) is required. Multi-family housing projects require all three types of review; however, design review and review of the CUP application are conducted concurrently. These phases are briefly described below:

### **Review Process Steps**

#### ***Step #1: Outreach***

All new housing projects which are reviewed by the Planning Commission or City Council must implement a Neighborhood Outreach Strategy. The goal of this process is to facilitate a positive and constructive dialogue among neighbors. To further that end, the Strategy must include a proposal for contacting neighbors, informing neighbors of the project through mail or a meeting, and receiving feedback in advance of the City's review.

#### ***Step #2: Design Review***

Due to the City's densely developed setting, the design review process is intended to ensure that new housing projects are compatible in scale and character with surrounding land uses. To begin the process, the developer submits a site plan, landscaping plan, and architectural drawings to the Zoning Administrator. After review and determination that the application is complete, the Director of Community Development reviews the project and refers the application to the Planning Commission for review and decision.

#### ***Step #3: Conditional Use Permit***

For multi-family projects, the applicant must submit the project plans in an acceptable format to the Director of Community Development. The application must specify how the proposed project conforms with requirements specified in the Zoning Code. The Planning Commission approves projects in residential zones when the appropriate conditions have been met. In limited cases, the project can be approved administratively by the Director.

## Development Review Process Time Frames

Table 3-8 describes the amount of time needed for various types of projects to be reviewed.

**Table 3-8 Development Review Process**

Development Type	Approval Type	Approving Authority	Time Frame for Review (Days) <sup>1</sup>		
			Determination of Completeness of Application	Determination of Environmental Review <sup>2</sup>	Maximum Time to Approve/ Disapprove Project <sup>3</sup>
Single-Family					
Negative Declaration Required	Design Review Only	Planning Commission	30	7	120-180
CEQA Exempt					45-120
Multi-Family					
EIR Required	Design Review, Conditional Use Permit	Planning Commission	30	30	270-360
EIR Required (at least 49% affordable)					270-360
Negative Declaration Required					120-240
CEQA Exempt					90-180
Second Units					
CEQA Exempt (Lot is 8,000 sf or more)	Design Review Only	Planning Commission	30	7	45-60
CEQA Exempt (Lot is less than 8,000 sf)	Design Review, Conditional Use Permit		30	7	45-120

1. Times listed for approval/disapproval do not take the time needed for any type of zoning amendment, such as the use of the PD district, into account.
2. Time required to determine whether an environmental impact report, negative declaration, or mitigated negative declaration shall be required.
3. Maximum time required to act (approve or disapprove a permit application) from the date environmental review is complete or the determination of categorical exemption is made.

Source: Belmont Planning Department

As described in Table 3-8, the development review process can take a total of 2 to 6 months for a new single-family home, and 6 to 18 months for multi-family projects. These review times are considerably shorter, by at least a month, when a complete application is submitted at the time of application.

In the case of single-family development, it takes the Community Development Department 30 days to determine if an application is complete, and then commonly another 30 days (two months in total) to get the application to the Planning Commission. If the application is incomplete, the process often takes as much as four months. If a multi-family developer is requesting development under the Planned Development (PD) zone change to allow for more flexible development standards, the rezoning process can take up to 18 months. Rezoning to a PD zone requires three public hearings. In addition to the zone change, there may be a variety of other issues to consider such as CEQA review, slope, grading, drainage and/or geotechnical issues, or the existence of protected trees. The zone change combined with several of these additional issues could extend the development review

process to 9 to 18 months. However, if no zone change is required, the process takes between 6 to 8 months.

Program 4.4 sets out the state-mandated development review periods for the City to meet. This program eliminates any time used to determine the level of environmental review for secondary dwelling units, as these are generally CEQA-exempt; caps the number of days needed to act on a CEQA-exempt single-family unit permit application to 60 days; and, caps the number of days needed to act on a multi-family permit application that requires an EIR to 180 days (90 days if the project requires an EIR and at least 49 percent of the units are affordable), and to 60 days if the project requires a Negative Declaration or is CEQA-exempt.

In response to previous stakeholder interviews in which developers expressed that there was a lack of clarity in the City's development review process, the City has completed a comprehensive update of the City website, including a reorganization of the Community Development Department web pages. The revisions focused on simplifying access to information regarding the development review process and applicable development regulations.

#### *New Single-Family Residential Handouts*

In order to provide efficient and clear information from both the City website as well as in person at the Permit Center, the City developed new handouts, including a new "Frequently Asked Questions" document. These documents have been extremely well received by the public.

### **Design Review Process**

As previously mentioned, all housing types are subject to the City's design review process. In the case of multi-family development, design review and CUPs are processed concurrently by the Planning Commission. While the current Zoning Ordinance spells out the items that applicants must submit for design review (scale drawings of the site, a site plan, architectural drawings, a landscape plan), the principles that the City wants applicants to follow are not very clear or specific.

In 2011, the City adopted new design guidelines for single-family and duplex residential uses, as per Program 4.4. This housing program also calls for adoption of design guidelines for multi-unit residential and mixed-use projects—this action is anticipated to be completed by December 2016 (concurrent with completion of the Belmont General Plan Update and Belmont Village PDA Strategy documents) Under Program 2.3 (Belmont Village PDA Strategy) the City will adopt specific design guidelines for the Belmont Village Priority Development Area. Design guidelines will ensure that applicants and community members, as well as the City Council, Planning Commission, and City staff know the review criteria and understand the applicable design review principles at the outset of a project. This will help streamline and add greater clarity to the project review process.

### **Conditional Use Permit Process**

As indicated in Table 3-8, all multi-family residential uses require a CUP, which is processed concurrently with design review and requires action by the Planning Commission. The Commission may grant the CUP when the proposed use is in accordance with the provisions of the General Plan and the Zoning Code and the following conditions have been met:

- The location is compatible to land uses in the general neighborhood and does not unduly burden existing transportation, utilities, and service facilities;

- The site can accommodate the proposed use and various development standards required by the Zoning Code;
- The site will be served by streets of capacity sufficient to carry the traffic generated by the proposed use; and,
- The proposed use will not adversely affect other property in the vicinity or the general welfare of the city.

Belmont has several mechanisms in place to minimize the impact that CUPs have on the development review process. The Zoning Code provides that applications for discretionary reviews be processed concurrently. Thus, developers can secure approval of design review and conditional approval at the same time. In addition, the Zoning Code allows the Director of Community Development to administratively approve projects in a limited number of cases. These cases are the following:

- The Director may approve first-time exceptions to floor area standards for single-family home projects that involve garage additions of 450 square feet or less, and for interior additions of 350 square feet or less, without a CUP (Zoning Code Section 4.2.10.E)
- The Director may review/approve minor building additions to residential structures in the Planned Development (PD) Zone without a CUP (Zoning Code Section 12.12)
- The Director may approve pre-approved (by the Planning Commission) colors for signs, awnings, and repainting of buildings. The Director may also approve the replacement, relocation, and/or addition of windows, doors, awnings, and minor modifications not adding floor area (Zoning Code Section 13.5)

The fact that a CUP is required for all new buildings or additions in the commercial zones, and for multi-family development in high density residential zones acts as a constraint, because developers will know that a project may be denied based on specific characteristics of the property. The City has begun the process of updating its regulatory land use documents, including a comprehensive update to the General Plan (Program 2.9) and new zoning and design guidelines for the Belmont Village Priority Development Area (Program 2.3). Both of these efforts will provide clear and concise guidance for new housing development within the City, and in particular within the Belmont Village PDA area. The existing draft Belmont Village Zoning calls for elimination of CUP review for multi-family residential development above ground floor level within the PDA area. Under Program 4.7, the City commits to considering the removal of the requirement for a CUP for all multi-family development in residential zones. Program 2.8 states that the City will consider revising the zoning to clarify the development standards along El Camino Real to facilitate mixed-use and residential development.

### **3.3 CONSTRAINTS TO HOUSING FOR PERSONS WITH DISABILITIES**

---

The City of Belmont has long supported the development of housing opportunities for persons with disabilities. The City currently has a variety of special needs housing, which was previously funded by the former Belmont Redevelopment Agency (dissolved February 2012), and continues to be funded by the City in its capacity as the Housing Successor Agency. The City continues to actively support the development of housing for the disabled through the Planned Development Zone and flexible development standards.

As of January 2002, Section 65008 of the Government Code was amended. As a result, housing element law now requires localities to include the following in the preparation and adoption of the

housing element: 1) an analysis of potential and actual constraints upon housing for persons with disabilities; 2) demonstration of efforts to remove governmental constraints; and, 3) inclusion of various programs or a means of reasonable accommodations for housing designed for persons with disabilities.

As part of the Housing Element process, the City analyzed its Zoning Code, permitting process (CUP process and variance), development standards, and building codes to identify potential constraints for the development of housing for persons with disabilities. Where impediments were found, the Programs Section of the Housing Element proposes specific actions and implementation schedules to remove such impediments. The following section summarizes findings from the constraint analysis and proposed programs.

## **ZONING AND LAND USE**

The Belmont Zoning Code facilitates a range of housing types and prices suitable to economic segments of the community. This includes single-family and multi-family housing. During the previous planning period, the following zoning ordinance amendments were adopted to comply with State and federal law and promote development of special needs housing:

- The Zoning Ordinance has been amended to provide definitions for residential care facilities and small residential care facilities (those serving six or fewer clients), and to clarify that a nursing or convalescent home is considered a residential care facility. The revised Zoning Ordinance further clarifies that small residential care facilities are a residential use permitted by right in any residential zone, while large residential care facilities are permitted in residential zoning districts with approval of a Conditional Use Permit; and,
- To address the increased need for emergency homeless shelters, the City of Belmont has created the S-2 Emergency Shelter Combining District which allows emergency shelters by right on certain properties in the C-3 (Highway Commercial) and C-4 (Service Commercial) Zoning Districts. In total 31 parcels are included in this shelter overlay district; and,
- The Zoning Ordinance has been amended to include definitions for both Supportive Housing and Transitional Housing, and to clarify that both are considered a permitted residential use and only subject to those restrictions that apply to other residential dwellings in the same zone; and,
- Apartment hotel, efficiency units or single room occupancy (SRO) units are a type of housing that serves very-low income households. The Zoning Ordinance now defines this type of housing as a dwelling unit containing only one habitable room for occupancy by no more than two (2) persons, and containing a minimum of 220 square feet of living space. These units are considered a residential use and subject only to those restrictions that apply to other residential dwellings of the same type in the same zone; and,
- The Zoning Ordinance definition of "Family" has been updated to define a family as a group of individuals living together in a dwelling unit as a single housekeeping unit under a common housekeeping management plan based on an internally structured relationship providing organization and stability. Previous references to traditional family or blood relationships have been removed.

## **PERMITS AND PROCESSING**

Most special needs housing is currently processed as a zone change. The PD Zone allows flexibility from literal application of the strict requirements of the underlying zone. The Planned Development

District is a zone tailored to individual projects that allows for flexible development standards. The City has widely used the PD zone to facilitate the construction of special needs housing, including three projects during the previous planning period, providing over 150 units (Sunrise Assisted Living Facility, Belmont Vista, and Ralston Village).

### **REASONABLE ACCOMMODATIONS REQUESTS**

Requests for the installations of ramps or interior modifications are typically processed over the counter and do not require any special review. Prior to issuance of a building permit, the applicant must submit plans, which are reviewed by City staff. Applicants may remodel, add up to 400 square feet, or add exterior ramps with only ministerial approval and without a public hearing.

In 2014, the City adopted Zoning Ordinance Section 27, creating a simple procedure for residents to request reasonable accommodations for persons with disabilities seeking equal access to housing under the Federal Fair Housing Act and the California Fair Employment and Housing Act. The ordinance clearly defines application requirements and permitting procedures for residents seeking these types of accommodations to ensure such requests can be efficiently processed. Requests made for a reasonable accommodation without any accompanying application for another approval, permit or entitlement, are reviewed administratively by the Community Development director. Housing Program 5.2 (Housing for the Disabled) calls for the City to review the Reasonable Accommodation Ordinance by December 2015 to ensure full compliance with state law.

### **BUILDING CODES AND DEVELOPMENT REGULATIONS**

As described previously, the City enforces Chapter 11A of the California Building Code which requires certain design standards for apartment buildings with three or more units and for condominiums with four or more units. These requirements include: (1) Accessible ground floor units or buildings equipped with an elevator; (2) adaptive design features for the interior of the unit; (3) accessible public use and common use portions; and, (4) sufficiently sized openings to allow wheelchair access.

## 4 Housing Resources

This chapter analyzes the resources available for the development, rehabilitation, and preservation of housing in Belmont. This chapter of the Housing Element addresses the requirements of Government Code Sections 65583 and 65583.2, requiring a parcel-specific inventory of appropriately zoned, available, and suitable sites that can provide realistic opportunities for the provision of housing to all income segments within the community. In addition, this chapter includes an evaluation of the financial resources available to support housing activities, the administrative resources available to assist in implementing the City's housing programs, and the opportunities for energy conservation.

### 4.1 LAND INVENTORY

---

This section describes the inventory of land in Belmont that is suitable for residential development, including vacant sites and underutilized sites with the potential for redevelopment. The inventory includes an analysis of the relationship of the General Plan, zoning, public facilities and services to these sites, and the realistic development capacity for each parcel or development sites. Finally, the overall housing construction and rehabilitation objectives are identified for very-low, low, moderate, and above-moderate income households.

Future residential growth in Belmont could occur on vacant residential land and underutilized commercial land. To evaluate potential land resources for residential development, a parcel-specific vacant and underutilized site analysis was performed using the City's Geographic Information System (GIS) data as well as updated Assessor's data provided by San Mateo County, field surveys, and the City's Zoning Ordinance. The compilation resulted in the identification of sites and an estimate of potential development capacity for these sites.

As detailed in the Regional Housing Needs Allocation (RHNA) Table in Chapter 2, Housing Needs, the City of Belmont must implement policies and programs that plan for a total of 468 housing units during the 2015-2023 planning period, including 58 extremely low-income, 58 very low-income, 63 low-income, 67 moderate-income, and 222 above-income units.

### ZONING APPROPRIATE TO ACCOMMODATE HOUSING FOR LOWER-INCOME HOUSEHOLDS

Based on the State criteria for small cities in metropolitan areas, the default density standard for Belmont is 30 units per acre. It has been determined that sites developed at this density are likely to be affordable to lower income households. In Belmont, parcels zoned High Density Residential (R4), General Commercial (C2), Highway Commercial (C3), and Service Commercial (C4) allow residential uses at densities up to 30 units per acre, which meets the default density. New zoning standards for the Belmont Village Priority Development Area will allow up to 45 dwelling units per acre which exceeds the default density.



## **VACANT RESIDENTIAL LAND**

Belmont has approximately 420 acres of vacant land that is zoned for residential uses. However, about 400 of those acres are subject to considerable environmental constraints, including steep slopes; landslide, seismic, and fire hazards. Many of these sites also lack street access and utility infrastructure. Areas with these restrictions have not been considered as part of the inventory due to the limited development potential.

Based on the geographic analysis, there are 64 vacant residential parcels that could develop during the planning period. Of these, 49 parcels would likely support single-family homes. The remaining 15 parcels would support duplexes or small multi-unit projects.

The following assumptions were used to create Table 4-1 and Figure 4-1 showing developable vacant parcels:

- For R-1 and HRO-1 parcels – each vacant parcel was assigned one (1) unit, unless:
  - It was adjacent to another parcel with the same owner and was less than the minimum lot size (e.g. less than 7,500 square feet for R-1B parcels). Small lots are likely used as yards for large residential uses;
  - It does not have existing street access; or
  - The slope was estimated to be more than 30 percent.
- For R-2, R-3, and R-4 parcels –
  - Groups of adjacent parcels were considered consolidated development sites;
  - In steep slope areas or areas with other constraints, potential development was reduced by approximately half of the maximum allowable density.

There is realistic potential for 91 new units to be built on vacant residentially-zoned land in Belmont. Of these, the five (5) parcels zoned R-2 are assumed to support units that are affordable to moderate income households (8-units total). A ten-unit high-density residential is currently under construction, but does not include any affordable units. The remaining ten (10) R-3 medium density residential parcels would be subject to future inclusionary housing requirements being contemplated under housing program 2.1 (see chapter 5).

**Table 4-1 Vacant Residentially-Zoned Housing Opportunities**

<i>Map ID</i>	<i>APN</i>	<i>Existing Use</i>	<i>GP Designation</i>	<i>Zoning</i>	<i>Acres</i>	<i>Maximum Allowable Density</i>	<i>On-site Constraints</i>	<i>Realistic Unit Capacity</i>
<b>Low Density Residential</b>								
2	043081090	Vacant	Low Density	R-1E	0.2	1	Slope	1
3	043152230	Vacant	Low Density	R-1B	0.4	5	Slope	1
4	043221210	Vacant	Low Density	R-1B	0.3	5	Slope	1
5	043221330	Vacant	Low Density	R-1B	0.3	5	Slope	1
6	043222350	Vacant	Low Density	R-1B	0.2	5	Slope	1
7	043222360	Vacant	Low Density	R-1B	0.3	5	Slope	1
8	043222400	Vacant	Low Density	R-1B	0.2	5	Slope	1
9	043231010	Vacant	Low Density	R-1B	0.2	5	Slope	1
10	043231080	Vacant	Low Density	R-1B	0.2	5	Slope	1
11	043241050	Vacant	Low Density	R-1B	0.4	5	Slope	1
12	043301170	Vacant	Low Density	R-1B	0.3	5	Slope	1
13	043301180	Vacant	Low Density	R-1B	0.2	5	Slope	1
14	043302190	Vacant	Low Density	R-1B	0.3	5	Slope	1
15	043302230	Vacant	Low Density	R-1B	0.1	5	Slope	1
16	043311850	Vacant	Low Density	R-1B	0.1	5	Slope	1
17	043322270	Vacant	Low Density	R-1B	0.3	5	Slope	1
18	044012510	Vacant	Low Density	R-1B	0.1	5		1
19	044032190	Vacant	Low Density	R-1B	0.1	5	Slope	1
20	044043030	Vacant	Low Density	R-1B	0.1	5	Slope	1
21	044054250	Vacant	Low Density	R-1C	0.2	7		1
22	044054260	Vacant	Low Density	R-1C	0.1	5		1
23	044054230	Vacant	Low Density	R-1C	0.1	5		1
24	044071170	Vacant	Low Density	R-1B	0.2	5	Slope	1
25	044072350	Vacant	Low Density	R-1B	0.3	5	Slope	1
26	044092110	Vacant	Low Density	R-1B	0.2	5	Slope	1
27	044093180	Vacant	Low Density	R-1B	0.3	5	Slope	1
28	044112090	Vacant	Low Density	R-1B	0.1	5	Slope	1
29	044171230	Vacant	Low Density	R-1B	0.1	5	Slope	1
30	044173010	Vacant	Low Density	R-1B	0.2	5	Slope	1
31	044191010	Vacant	Low Density	R-1B	0.2	5	Slope	1
32	044241620	Vacant	Low Density	R-1B	0.1	5	Slope	1

**Table 4-1 Vacant Residentially-Zoned Housing Opportunities**

<i>Map ID</i>	<i>APN</i>	<i>Existing Use</i>	<i>GP Designation</i>	<i>Zoning</i>	<i>Acres</i>	<i>Maximum Allowable Density</i>	<i>On-site Constraints</i>	<i>Realistic Unit Capacity</i>
33	044241640	Vacant	Low Density	R-1B	0.2	5	Slope	1
34	044242040	Vacant	Low Density	R-1B	0.2	5	Slope	1
35	044242050	Vacant	Low Density	R-1B	0.2	5	Slope	1
36	044243250	Vacant	Low Density	R-1B	0.2	5	Slope	1
37	044260160	Vacant	Low Density	R-1B	0.6	5	Slope	1
38	044260340	Vacant	Low Density	R-1B	0.1	5		1
39	044290080	Vacant	Low Density	R-1B	0.3	5		1
40	044331300	Vacant	Low Density	R-1B	0.3	5	Slope	1
41	044331420	Vacant	Low Density	R-1B	0.3	5	Slope	1
42	045081490	Vacant	Low Density	R-1B	0.2	5	Slope	1
43	045090999	Vacant	Low Density	R-1H	0.5	2	Slope	2
44	045140410	Vacant	Low Density	R-1E	2.0	1	Limited access	3
45	045152550	Vacant	Low Density	R-1A	0.3	3	Slope	1
46	045212120	Vacant	Low Density	R-1A	0.6	3	Slope	1
47	043010700	Vacant	Low Density	HRO-1	0.7	1		1
48	043010710	Vacant	Low Density	HRO-1	2.0	1		1
49	043021010	Vacant	Low Density	HRO-1	6.9	3	Open Space/ Limited Access	3
50	044014150	Vacant	Low Density	R-1B	0.1	1		1
<b>Low Density Residential Subtotal</b>								<b>54</b>
<b>Medium Density Residential</b>								
51	040320310	Vacant	Medium Density	R-2	0.4	12	Limited access	2
52	044173120	Vacant	Medium Density	R-2	0.1	12	Slope	6
	044173190	Vacant	Medium Density	R-2	0.2	12	Slope	
	044173210	Vacant	Medium Density	R-2	0.1	12	Slope	
	044173220	Vacant	Medium Density	R-2	0.1	12	Slope	
53	045152120	Vacant	Medium Density	R-3	0.2	20	Slope	16
	045152600	Vacant	Medium Density	R-3	0.1	20	Slope	
	045152620	Vacant	Medium Density	R-3	0.1	20	Slope	
	045152630	Vacant	Medium Density	R-3	0.4	20	Slope	
	045152640	Vacant	Medium Density	R-3	0.3	20	Slope	
	045152650	Vacant	Medium Density	R-3	0.1	20	Slope	
	045152660	Vacant	Medium Density	R-3	0.1	20	Slope	

**Table 4-1 Vacant Residentially-Zoned Housing Opportunities**

<i>Map ID</i>	<i>APN</i>	<i>Existing Use</i>	<i>GP Designation</i>	<i>Zoning</i>	<i>Acres</i>	<i>Maximum Allowable Density</i>	<i>On-site Constraints</i>	<i>Realistic Unit Capacity</i>
	045152610	Vacant	Medium Density	R-3	0.2	20	Slope	
<b>54</b>	045152670	Vacant	Medium Density	R-3	0.1	20	Slope	<b>3</b>
	045152700	Vacant	Medium Density	R-3	0.2	20	Slope	
<b>Medium Density Residential Subtotal</b>								<b>27</b>
<b>High Density Residential</b>								
<b>55</b>	045022250	Vacant	High Density	R-4	0.4	30	Limited access	<b>10</b>
<b>VACANT RESIDENTIAL TOTAL</b>								<b>91</b>

Source: City of Belmont GIS 2014; San Mateo County GIS 2014; Dyett & Bhatia 2009

**Figure 4-1 Vacant Residential Properties**

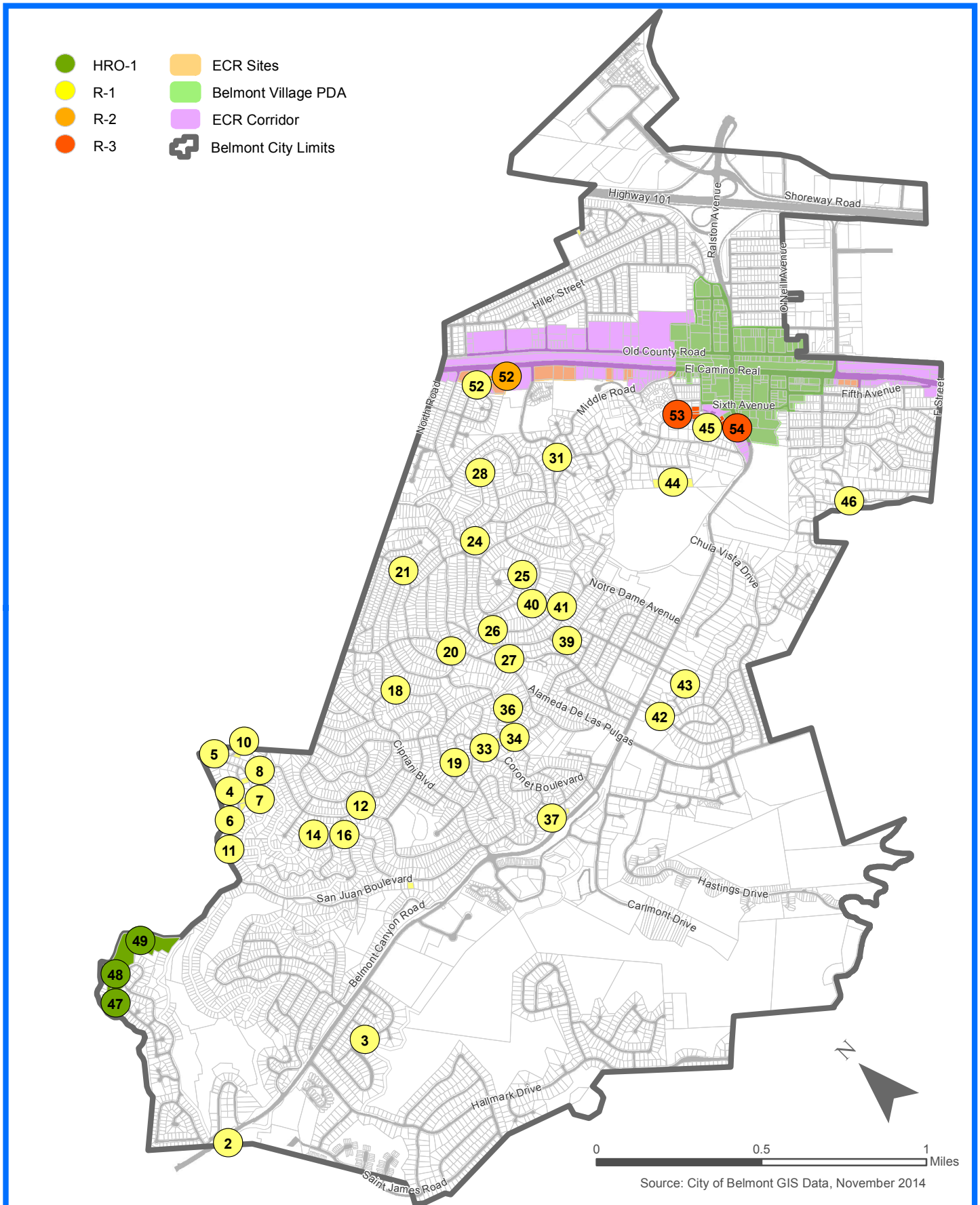
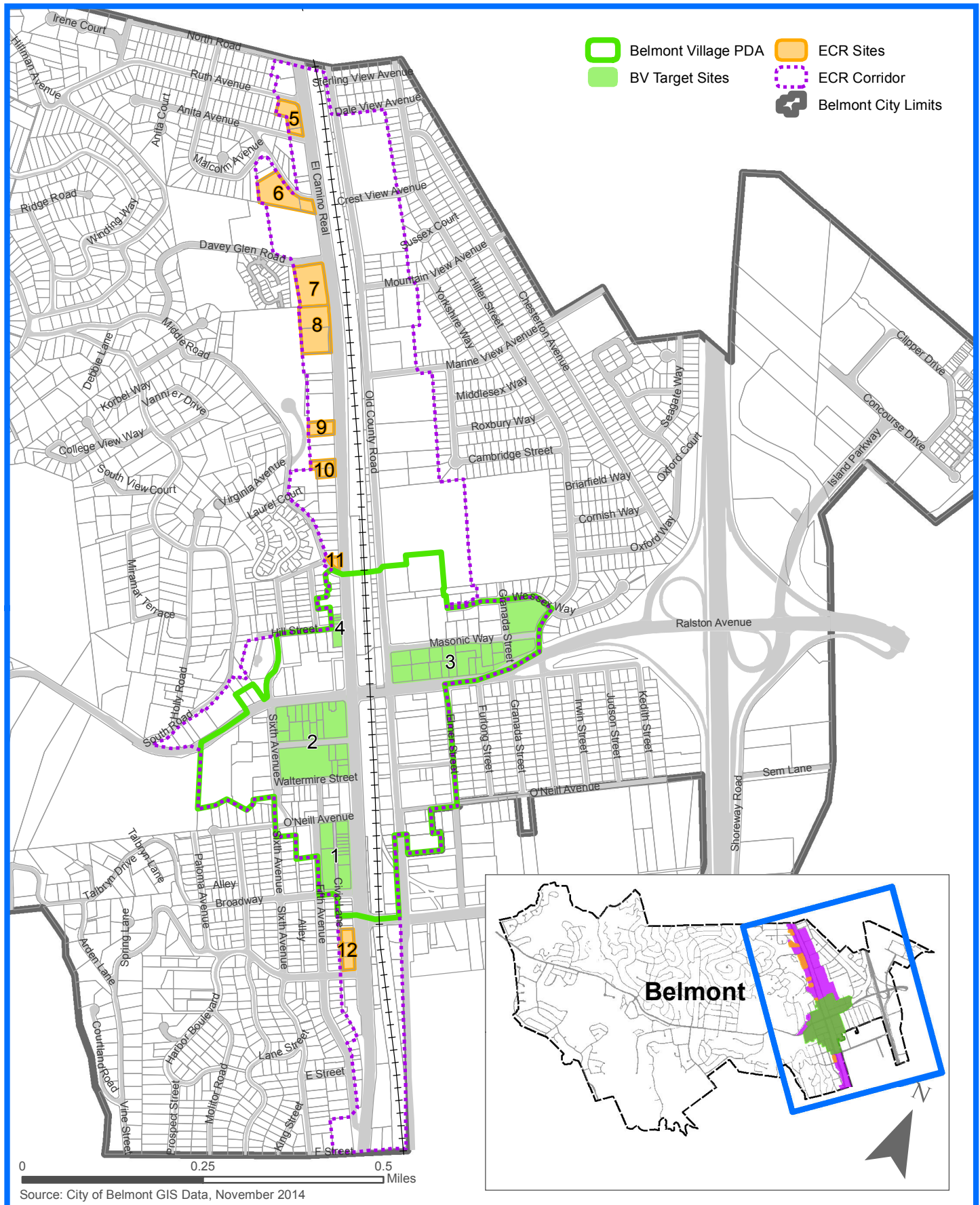


Figure 4-2 Housing Opportunity Sites



## REALISTIC DEVELOPMENT CAPACITY FOR INFILL AND REDEVELOPMENT HOUSING OPPORTUNITIES

To determine the realistic development capacity of the sites identified in the previous figure as part of the inventory of suitable sites, the City considered recent development patterns, proposed projects in Belmont, existing constraints, environmental constraints, infrastructure capacity, and existing and planned development standards and zoning programs.

To determine the realistic development capacity of the sites in the inventory, the City used actual project proposals, architectural site testing of various sites, and conceptual projects presented to the City for preliminary review, such as the conceptual project at Davey Glen and El Camino Real. These projects are mixed-use and include commercial, parking, and open space in addition to residential uses. The densities of these projects range from 36 to 45 units per acre. Therefore the assumptions used to project unit capacity – 30 units per acre on sites less than or equal to 0.25 acres and 35 units per acre on sites greater than 0.25 acres – are conservative and realistic for Belmont.

**Table 4-2 Sample of Buildout Capacities**

<i>Name</i>	<i>Acres</i>	<i>Zone</i>	<i>Proposed Zoning</i>	<i>Proposed/ Conceptual Units</i>	<i>Resulting Density (DU/acre)</i>
Firehouse Square Mixed Use	1.23	C-2	V-2	56	45
Davey Glen Parcel	1.83	C-2	PD	73	40
Belmino, LLC Mixed Use (576-600 El Camino Real)	0.90	C-3	PD	32	36

## INFILL AND REDEVELOPMENT HOUSING OPPORTUNITIES

### Belmont Village Priority Development Area (PDA)

#### *City Planning and Policies*

The City’s housing and economic development goals, policies and programs have evolved over the past several years as a result of dissolution of the Belmont Redevelopment Agency. Additionally, Belmont’s participation in regional planning efforts such as Plan Bay Area and the Grand Boulevard Initiative has realigned the City’s approach to planning for growth and development.

The City’s *Vision Statement*, adopted in 2003, established the importance of creating a town center that provides community gathering places as well alternative transportation opportunities for residents. During the previous Housing Element planning period, the City provided consistent policy direction to focus development within and near the central business district and along the El Camino Real corridor. The City launched several planning initiatives that aimed to create a vision for downtown and plan for growth:

- 1) The *Economic Development Target Site Strategy (2007)*, funded largely by the former Belmont Redevelopment Agency (“RDA”), focused planning and financial resources



on several key opportunity sites within the downtown area -- Firehouse Square, Emmett Plaza, Belmont Station, and Hill Street. As a result of these efforts, the City - in its capacity as the Housing Successor to the RDA – owns several strategic real property assets that can be utilized or leveraged for provision of new affordable housing opportunities.

- 2) In 2011, the City designated the Villages of Belmont planning area as the *Belmont Village Priority Development Area* (“PDA”) under the Plan Bay Area regional development and conservation strategy. The Belmont Village Priority Development Area is strategically located adjacent to the Belmont Caltrain station, at the intersection of El Camino Real and Ralston Avenue. Amenities in and around the Plan Area include SamTrans local and regional bus routes (260, 262, 397, and ECR); the Belmont Civic Center; Twin Pines Park; Village Center shopping; Notre Dame de Namur University (NDNU); US 101 and 280; and the new pedestrian/bicycle bridge that links downtown Belmont to the San Francisco Bay Trail, Belmont Sports Complex, and major employers like Oracle, Volkswagen of America, and SunEdison.
- 3) Work has commenced on drafting the *Belmont Village General Plan Element/Specific Plan* (“BVE”) and *Belmont Village Zoning* (“BVZ”) development standards (not yet adopted), both of which aim to attract high-quality, mixed-use development with affordable housing in the downtown. The BVE land use policies and regulations include form-based regulations, higher floor area ratios and a greater mix of uses than in the current zoning (not yet adopted). The BVZ development standards allow residential densities up to 45 dwelling units per acre when certain design criteria are met.
- 4) The City has drafted Design Guidelines for the Belmont Village area that include comprehensive, easy to use development standards that aim to simplify the development review process and provide greater certainty to potential developers.
- 5) In 2014, the City commenced work on a comprehensive update to the 1982 Belmont General Plan. This project includes preparation of a program level environmental impact report that will evaluate the impacts of anticipated growth and development both within the priority development area and along the E Camino Real corridor.

### ***Planning Area Development Potential***

Within the Belmont Village Priority Development Area there are a total of 52 parcels zoned C2, C3, or C4 that are underutilized. Based on the data available in the City’s Geographic Information System (GIS), these parcels have assessed value ratios of less than 1.0; FAR less than 0.3 in C2-zoned parcels or FAR less than 1.0 for C3- and C4-zoned parcels; and do not have existing residential uses or established public uses. The underutilized parcels total 17.8 acres.

Based on the existing development standards which allow up to 30 units per acre, there is the potential capacity for more than 500 residential units within the planning area. The 500 unit buildout assumes that parcels equal to or smaller than 0.25 acres develop at 30 units per acre and parcels larger than 0.25 acres develop at 35 units per acre. The development density assumptions are conservative compared to project examples -- Belmino, LLC mixed-use project which was



approved with a density of 36 units per acre, and developer concepts showing a mixed use project at Firehouse Square with a density of 45 units per acre.

While there is capacity throughout the priority development area, the City will focus its efforts on four sites, Firehouse Square, Emmett Plaza, Belmont Station, and Hill Street. Detailed analysis tables and illustrations are included below. Chapter 5 programs highlight the actions the City will take to facilitate development on these sites.

### ***Firehouse Square***

The Firehouse Square Target Site consists of 11 parcels on about two (2) acres, plus Civic Lane, a public alleyway. When the Belmont Redevelopment Agency dissolved in February 2012, three (3) Agency-owned properties in Firehouse Square were transferred to the City of Belmont in its capacity as the Housing Successor Agency. These properties total 1.23 acres in size and cover the entire frontage along both O'Neill and Fifth Avenues, making the City of Belmont the largest property owner within this target site. The City owns the parcel on which the historic fire station building (vacant) is situated; the remainder of the City-owned property is primarily vacant with one large storage structure. Eight (8) privately-owned parcels, totaling about 0.8 acres, front on El Camino Real. These parcels are improved with a mix of older, mostly small shops and restaurants, and include the long-established Iron Gate Restaurant at the southwesterly end of the site. An underground creek runs in a culvert approximately northwesterly to southeasterly along the middle of the site. Most of the block is within the 500 year flood area, which may potentially impact the design of future development.

In September 2013, the City entered into an Exclusive Negotiating Agreement (“ENA”) with Firehouse Square, LLC. (the “Developer”), a subsidiary of Sares-Regis Group of Northern California, for development of a residential/mixed use project, including low and moderate income housing consistent with the use of Low and Moderate Income Housing Funds to purchase the Site. The Developer has completed the physical adequacy site investigation and has conducted three (3) community outreach workshops to inform the surrounding neighbors about the project.

Conceptual project schematics presented by the Developer show the City-owned property being developed with a mixed-use project, including underground parking, open space, commercial space, and a total of 56 residential units at a density of 45 dwelling units per acre. The commercial space would front on O'Neill Avenue, provided pedestrian access to/from the balance of the downtown activity area, while the remaining properties fronting onto Fifth Avenue would be entirely residential to provide consistency with the single family residential properties located across Fifth Avenue. It is unknown at this time whether the historic fire station building will be adapted and reused for new commercial use, partially preserved, moved to an alternative location, or removed.

The group of seven small, privately-owned parcels (see Table 4-3) which front onto El Camino Real have the potential to be redeveloped using portions of the existing alley with ground floor retail and approximately 25 housing units on upper floors (approximately 43 units per acre). The existing buildings are single-story structures, averaging only 1,900 square feet, and are generally more than 40 years old. This portion of a potential conceptual project would meet the default density for affordable housing in Belmont.

**Table 4-3 Firehouse Square Target Site Parcels with Residential Capacity**

Map ID	APN	Existing Use	Land Use Designation	Zoning	Acres	Existing Allowable Density (DU/acre)	Planned Allowable Density (DU/acre)	Realistic Unit Capacity <sup>1</sup>
1	045244020	Restaurant	Commercial/ Residential Mix	C-2	0.05	30	45	20
	045244030	Retail			0.05	30	45	
	045244040	Retail/ Office			0.05	30	45	
	045244050	Retail			0.05	30	45	
	045244060	Office			0.05	30	45	
	045244070	Retail			0.05	30	45	
	045244170	Retail			0.16	30	45	
	045244010	Vacant	Commercial/ Residential Mix	C-2	0.24	30	45	56
	045244150	Vacant			0.64	30	45	
	045244160	Vacant Structure			0.35	30	45	
Firehouse Square Subtotal								76

1. Realistic Unit Capacity: The estimated number of units per site is based on conceptual project schematics and a draft pro-forma for a portion of the target site.



Source: City of Belmont GIS 2014; San Mateo County GIS

**Figure 4-3 Firehouse Square Target Site**



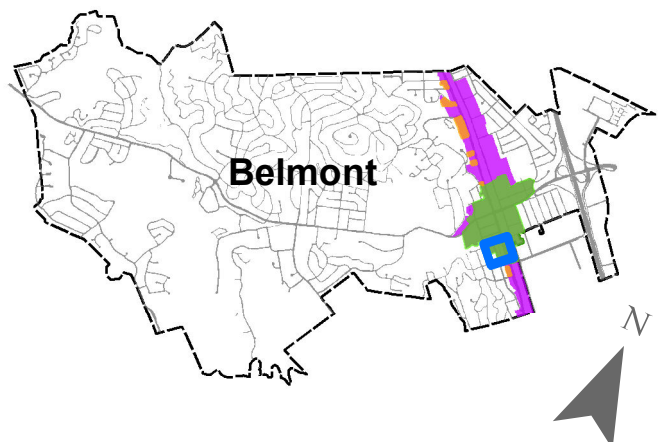
# Firehouse Square

Map ID #1

-  ECR Corridor
-  Belmont Village PDA
-  Hill Street Target Site

0 100 200 300 Feet

Source: City of Belmont GIS Data, November 2014



### ***Emmett Plaza***

The Emmett Plaza Target Site consists of 15 parcels on about 6.25 acres comprising two blocks plus Emmett Street. Safeway is the largest landowner, with a high-producing grocery store and parking lot encompassing the southern block. The City of Belmont Housing Successor Agency owns two parcels of the northern block: a vacant 0.17-acre parcel fronting on Sixth Avenue, and a vacant 0.07-acre parcel fronting on Ralston Avenue. Eleven (11) additional privately-owned parcels, totaling about 2.8 acres, comprise the rest of the northern block. This target site is within the 500-year flood area; however, this constraint is not expected to limit the realistic development capacity.

It is likely that the site will develop in two phases, an eastern phase and a western phase. The eastern phase would encompass approximately 1.2 acres (not counting a portion of Emmett Street), including six parcels (four parcels owned by one entity, one of the City-owned parcels, and a portion of the sixth parcel fronting El Camino Real). The majority of this portion of the block is currently surface parking lots. The existing buildings are single-story, underperforming or vacant commercial uses. Because of the need for parking, access, and potentially a plaza, housing is assumed to be realistic on upper floors of about half of this phase, yielding 18 units. The residential density would be 30 units per acre, meeting the default density for affordable housing.

The western phase of the Emmett Plaza Target Site encompasses 1.4 acres (not counting a portion of Emmett Street), including seven parcels (five parcels owned by one entity, one of the Agency-owned parcels, and a privately-owned gas station). Due to the potential environmental concerns related to the gas station, a portion of this parcel is not assumed for housing development. The remaining parcels are currently occupied with office and commercial uses, and surface parking. Even though the proposed zoning will allow up to 45 units per acre, due to the nature of mixed-use development, the proposed development standards, and site limitations, this portion of the Emmett Plaza site has a realistic development capacity of about 20 units per acre, or a total of 22 units – this site would not likely meet the default density for affordable housing. In total, the Emmett Plaza Target Site is projected to have at least 40 units built at the default density or higher.

At this time, the potential housing development is not anticipated to occur on the Safeway parcels. A full service grocery store is an asset for new residential development. The grocery delivery activities occur at the rear of the building on 6th Avenue away from new potential development. The design of any residential units would have to consider potential noise from delivery trucks; therefore, the grocery store is not considered a constraint on residential development.

**Table 4-4 Emmett Plaza Target Site Parcels with Residential Capacity**

Map ID	APN	Existing Use	Land Use Designation	Zoning	Acres	Existing Allowable Density (DU/acre)	Planned Allowable Density (DU/acre)	Realistic Unit Capacity <sup>1</sup>
2	045182250	Retail/ Office	Central Business District	C-2	0.93	30	45	18
	045182050	Retail/ Office			0.17	30	45	
	045182060	Commercial			0.14	30	45	
	045182180	Parking Lot			0.16	30	45	
	045182190	Parking Lot			0.14	30	45	
	045182260	Vacant			0.07	30	45	
	045182010	Gas Station	Central Business District	C-2	0.36	30	45	22
	045182220	Parking Lot			0.17	30	45	
	045182020	Retail			0.15	30	45	
	045182030	Parking Lot			0.13	30	45	
	045182040	Bank			0.13	30	45	
	045182200	Parking Lot			0.16	30	45	
	045182210	Office			0.31	30	45	
Emmett Plaza Subtotal								40

1. Realistic Unit Capacity: Realistic development is based on the architectural site testing completed as part of the Economic Development Strategy. Due to the level of commercial uses that are likely to be included in the mixed use development on this target site, the architectural concept plans included residential densities that lower than the typical infill sites. The eastern portion of the site is assumed to have 11 units per acre and the western portion of the block is assumed to have 16 units per acre.

Source: City of Belmont GIS 2014; San Mateo County GIS; Dyett & Bhatia, 2009



Figure 4-4 Emmett Plaza Target Site



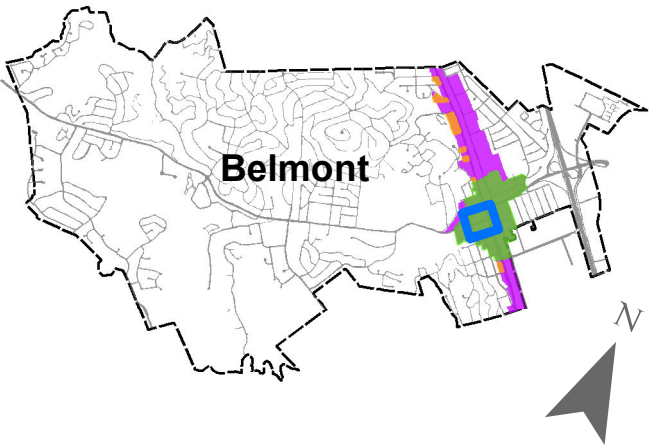
# Emmett Plaza

Map ID #2

- ECR Corridor
- Belmont Village PDA
- Hill Street Target Site



Source: City of Belmont GIS Data, November 2014



**Belmont Station**

The Belmont Station Target Site is approximately 9.5 acres, encompassing a total of 25 parcels. Not all of the parcels are likely to redevelop during the Housing Element planning period due to existing businesses. Based on a site test drawn by the City's architectural consultant, two areas are likely to redevelop with housing uses.

The first is the 1.26-acre parcel which is now the site of an underperforming, neighborhood shopping center. The building was constructed in 1956. This site is currently zoned C1, which would not allow residential uses; therefore, the Belmont Village Zoning project will change this to a Village district that will allow housing. Realistic unit capacity for this parcel yields an average density of 30 dwelling units per acre (37 units).

The second area likely to develop with residential uses is comprised of five parcels at the corner of Ralston Avenue and Old County Road across from the Caltrain station. These five parcels total 1.7 acres. The primary existing use is for parking lots for two restaurants. The average FAR is less than 0.27 in an area that will be rezoned to allow FARs of 2.0-2.5. To account for parking and access, the five parcels have a realistic development capacity of 35 units per acre, yielding 59 dwelling units and exceeding the default density for affordable housing. It is assumed that while a very small portion of this site (0.4 acres) is located near the 500-year flood area, the realistic development capacity will not be impacted. The design of the project may be slightly altered to accommodate the constraint.

**Table 4-5 Belmont Station Target Site Parcels with Residential Capacity**

Map ID	APN	Existing Use	Land Use Designation	Zoning	Acres	Existing Allowable Density (DU/acre)	Planned Allowable Density (DU/acre)	Realistic Unit Capacity <sup>1</sup>
3	040315010	Shopping Center	Neighborhood Commercial	C-1	1.26	0	45	37
	040313140	Restaurant	Highway Commercial	C-3	0.39	30	45	59
	040313310	Parking Lot			0.33	30	45	
	040313270	Restaurant			0.24	30	45	
	040313280	Commercial			0.36	30	45	
	040313430	Retail			0.34	30	45	
Belmont Station Subtotal								96

1. Realistic Unit Capacity: Realistic development is based on the architectural site testing completed as part of the Economic Development Strategy program. In order to provide a variety of housing types (townhouses and multi-unit buildings), the average density is assumed to be approximately 30-35 units per acre.

Source: City of Belmont GIS 2014; San Mateo County GIS; Dyett & Bhatia, 2009






**Figure 4-5 Belmont Station Target Site**



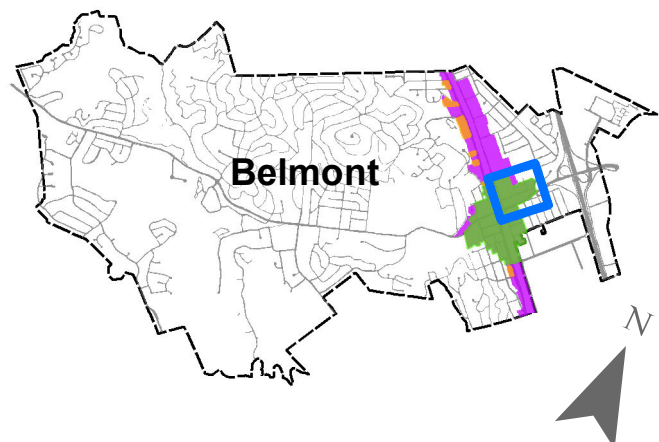
## Belmont Station

Map ID #3

-  ECR Corridor
-  Belmont Village PDA
-  Hill Street Target Site

0 200 400 600 Feet

Source: City of Belmont GIS Data, November 2014





### ***Hill Street Target Site***

When the Belmont Redevelopment Agency dissolved in February 2012, the Agency’s Low-Moderate Income (“LMI”) real property assets transferred to the City of Belmont Housing Successor. Included in these assets are four (4) properties located at the intersection of Hill Street and El Camino Real. These combined sites total approximately 0.3 acres, with the potential for increasing to 0.4 acres with a contemplated street closure.

The largest of these parcels (0.2 acres) is located on the southeast corner of Hill Street and El Camino Real, and contains a vacant service station building. This property was subject to past environmental remediation actions due to the presence of underground storage tanks, but the County of San Mateo has determined that no further remediation actions are required. The remaining three contiguous properties are located on the southwest corner of Hill Street and El Camino Real (across Hill Street from the first parcel). These underutilized parcels are developed with vacant and dilapidated commercial spaces and three vacant residential units deemed uninhabitable due to significant building code violations.

These properties are zoned C-2 General Commercial and C-3 Highway Commercial, allowing residential density of 30 units per acre which meets the default density for affordable housing development. However, realistic capacity for these City-owned properties is 45-dwelling units per acre, consistent with other projects proposed along the El Camino Real corridor and consistent with the proposed allowable densities under the Belmont Village Zoning regulations. This density would yield 13 dwelling units without any street vacation or 18 dwelling units with a portion of Hill Street being vacated to create one continuous development site.

The City is considering a 100% affordable housing project at this location, and has reached out to non-profit housing developers who have expressed interest in this site. It is yet to be determined whether a commercial component would be appropriate or required for this location. The City expects to solicit developers in 2015.

**Table 4-6 Hill Street Target Site Parcels with Residential Capacity**

Map ID	APN	Existing Use	Land Use Designation	Zoning	Acres	Existing Allowable Density (DU/acre)	Planned Allowable Density (DU/acre)	Realistic Unit Capacity <sup>1</sup>
4	045163070	Vacant Service Station	General Commercial	C-2	0.20	30	45	18
	045162090	Vacant Mixed-Use Structures	Highway Commercial	C-3	0.03	30	45	
	045162080				0.03	30	45	
	045162070				0.04	30	45	
Hill Street Subtotal								18

1. Realistic Unit Capacity: Realistic development is based on similar developments along the El Camino Real corridor; As the property owner the City can mitigate land costs to ensure the maximum allowable density is achieved with affordable units.




*Source: City of Belmont GIS; San Mateo County GIS*

Figure 4-6 Hill Street Target Site



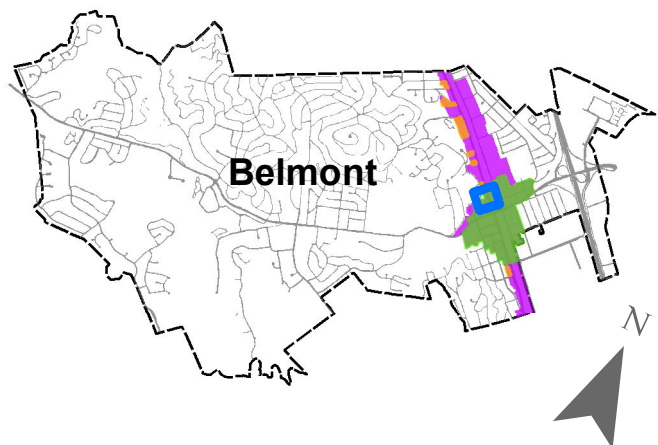
## Hill Street

Map ID #4

-  ECR Corridor
-  Belmont Village PDA
-  Hill Street Target Site

0 80 160 240 Feet

Source: City of Belmont GIS Data, November 2014



### ***Belmont Village Priority Development Area Summary***

The site tests for the target sites within the Belmont Village PDA indicate that the majority of the potential housing development would meet the default density for affordable housing, as defined by State law (30 dwelling units/acre). The units are distributed by income group to meet Belmont’s RHNA. The City Housing Successor has real property assets available to assist in the creation of units for extremely low-, very low-, and low-income households within the target sites.

**Table 4-7 Belmont Village PDA Summary of Sites with Residential Capacity**

<i>Site</i>	<i>Extremely Low</i>	<i>Very Low</i>	<i>Low</i>	<i>Moderate</i>	<i>Above Moderate</i>	<i>Total</i>
1 Firehouse Square	9	9	11	11	36	<b>76</b>
2 Emmett Plaza	5	5	5	6	19	<b>40</b>
3 Belmont Station	12	12	13	13	46	<b>96*</b>
4 Hill Street	6	6	6	0	0	<b>18</b>
<b>Total</b>	<b>32</b>	<b>32</b>	<b>35</b>	<b>30</b>	<b>101</b>	<b>230*</b>

\* Without Belmont Village Zoning adoption, the Belmont Station total is reduced by 37 units, resulting in a total of 193 units.

### **El Camino Real Corridor**

The second area identified as having the capacity for residential mixed-use development is the El Camino Real corridor. Much of this corridor is currently underutilized, even though it is the primary transit corridor in the City and is within the Belmont Village Priority Development Area (“PDA”) as well as the C/CAG El Camino Real Corridor PDA. Therefore, housing stakeholders, members of the public, and City decision-makers consider this area to have significant potential for a variety of housing types.

### ***City Planning and Policies***

The City has participated in the Grand Boulevard Initiative (“GBI”), a regional planning effort for the El Camino Real corridor. This initiative is a public/private collaborative effort to improve the performance, safety and aesthetics of El Camino Real between Daly City and San José. The main goal of the project is to link transportation and development by balancing the corridor’s potential for housing and urban development, with the need for cars and parking and viable options for transit, walking and biking. One of the Belmont’s main goals was defined as promoting a “smart growth corridor.” In 2013, the City participated as a case study city for the GBI sponsored Economic and Housing Opportunities (ECHO) II: Removing Barriers to Implementation. This regional study used case study cities to address challenges commonly found along the El Camino Real corridor to implementing the Grand Boulevard principles.

Other planning efforts for the corridor in which Belmont has participated include “Transforming El Camino Real,” a SamTrans project which integrated the Caltrain station with El Camino Real in 2006, and the “Peninsula Corridor Plan” in 2003, which created concept plans for Caltrain and BART station areas.

There have been no significant planning efforts or significant developments built along the corridor since the prior Housing Element planning period.

### ***Development Potential and Analysis Methodology***

There are more than 50 parcels along El Camino Real that are underutilized and have capacity for mixed use or multi-unit residential development based on GIS and aerial photo analysis, and windshield surveys. To determine whether a parcel is underutilized, the City evaluated the assessed value (A/V) ratios of the parcels based on data available from the County Assessor's Office. This ratio compares the value of the improvements on the parcel to the value of the land. If the A/V ratio is less than 1.0, the improvements are worth less than the land. In addition, the existing FAR and residential density was compared to the development standards.

The existing zoning along the El Camino Real corridor primarily includes C-2, C-3, C-4, and R-4 districts. These districts allow residential densities up to 30 units per acre with a conditional use permit and maximum FAR of 1.2 in C-2 districts, 1.5 in C-3 districts, and 1.8 in C-4 districts. At this time the average FAR is less than 0.3 on the corridor and there is limited residential development. Only the parcels with no multi-unit residential uses and with A/V ratios and FARs less than 1.0 were determined to be underutilized.

The 50 underutilized parcels have the potential capacity of more than 500 units based on an average of 30 units per acre density for parcels less than 0.25 acre and 35 units per acre on parcels greater than 0.25 acre. However, the redevelopment of all the underutilized parcels is not realistic during the planning period; therefore, the Housing Element details eight development opportunity sites which are more likely to redevelop in the near future.

From the list of identified underutilized parcels, the City determined which parcels are more likely to redevelop in the near future. Information was gathered from aerial photos and the windshield surveys about the age and condition of buildings, location of vacant parcels and large surface parking lots, and the economic viability of the existing uses, including untenanted buildings. The City also evaluated ownership to find groups of parcels that would be easier to assemble into larger project sites. City Housing Successor Agency owned parcels are also included in the determination of realistic development sites, resulting in the parcels listed in Table 4-8 and shown on Figures 4-7. Table 4-8 lists data related to the existing FAR for each parcel, year buildings were built (when available), and the onsite constraints and opportunities. Additional qualitative descriptions are not included to protect property-and business-owner privacy.

Upon completion of the City-wide General Plan update and adoption of the Belmont Village zoning and design guidelines, the City intends to re-zone the El Camino Real corridor to facilitate higher density redevelopment and infill development appropriate for the major transportation corridor. Development standards that will be considered include increased building heights and FAR, and the removal of the requirement for conditional use permits for residential uses above the ground floor. This re-zoning program is not required in order to meet the sites inventory requirement for the RHNA; however, it should reduce the potential constraints on housing development in the area. (See Program 2.8 in Chapter 5)

Higher densities are viable along the transit corridor but are not currently allowed under the existing development standards. To achieve higher densities, property owners must rezone the property to PD - Planned Development. For example, a project was recently approved on 0.9 acres with 32 dwelling units, at a density of 36 units per acre; the project request included a rezone to PD. At this time, the City has not yet determined the proposed development standards for the new zoning on the El Camino Real corridor, so the existing allowed residential density of 30 units per acre is the assumed standard, which meets the default density for affordable housing

required by state law. The following table indicates both the net new unit potential per parcel as well as the new unit potential if groups of parcels are consolidated as larger projects. Based on the existing development standards, there is capacity for approximately 243 units. If parcels are either rezoned or consolidated using Program 2.5, there is capacity for 262 units.

**Table 4-8 EI Camino Real Corridor Summary of Sites with Residential Capacity**

<i>Map ID</i>	<i>APN</i>	<i>Existing Use</i>	<i>Land Use Designation</i>	<i>Zoning</i>	<i>Acres</i>	<i>A/V Ratio</i>	<i>FAR</i>	<i>Year Built</i>	<i>Existing Permitted Density (DU/acre)</i>	<i>Parcel Net New Unit Capacity<sup>1</sup></i>	<i>On-site Constraints/ Opportunities</i>	<i>Project Net New Unit Capacity<sup>2</sup></i>
5	044152100	Boxing Gym	Highway Commercial	C3	0.50	0.16	0.30		30	17	0.7-acre consolidation opportunity: 2 parcels owned by one owner	24
	044152110	Mixed Use (Service and 2 units)	Highway Commercial	C3	0.09	0.68	0.37		30	1		
	044152120	Service (Massage)	Highway Commercial	C3	0.10	0.64	0.49	1956	30	3		
6	044172190	Motel (Bel-Mateo, 19 rooms)	General Commercial	C2	1.24	0.64	0.24	1953	30	43	1.5-acre consolidation opportunity across street from vacant residential parcels; 1950s motel has been for sale in recent past	50
	044172200	Vacant	General Commercial	C2	0.21	0.00	0.00		30	6		
7	044162150	Retail Office (7-11)	General Commercial	C2	1.83	0.62	0.46	1953	30	64	Conceptual project: 5,000 square feet of commercial space and 73 units. Project requires re-zoning.	73
8	044201040	Retail (Dollar Tree)	Highway Commercial	C3	0.85	0.03	0.27		30	29	1.7-acre consolidation opportunity: 2 parcels one owner	60
	044201170	Parking Lot	Highway Commercial	C3	0.07	0.00	0.00		30	2		
	044201180	Restaurant (IHOP)	Highway Commercial	C3	0.81	0.50	0.19		30	28		
9	044201280	Motel (Belmont)	Highway Commercial	C3	0.45	0.70	0.31		30	16	motel located between storage and auto repair	16

**Table 4-8 EI Camino Real Corridor Summary of Sites with Residential Capacity**

Map ID	APN	Existing Use	Land Use Designation	Zoning	Acres	A/V Ratio	FAR	Year Built	Existing Permitted Density (DU/acre)	Parcel Net New Unit Capacity <sup>1</sup>	On-site Constraints/ Opportunities	Project Net New Unit Capacity <sup>2</sup>
10	044201190	Parking Lot	Highway Commercial	C3	0.25	0.00	0.00		30	8	0.4-acre site with one-owner, SFR behind store	15
	044222060	Commercial Mixed Use (1 unit)	Highway Commercial	C3	0.19	0.45	0.67		30	5		
11	044222180	Vacant	Highway Commercial	C3	0.12	0.00	0.00		30	3	City owned vacant parcel, slope and triangular shape limit development potential	3
12	045248160	Restaurant (Fare)	Highway Commercial	C3	0.20	0.22	0.21		30	6	0.6-acre consolidation opportunity, large surface parking lots serving commercial; adjacent to residential uses	21
	045248280	Auto Repair	Highway Commercial	C3	0.21	0.50	0.28		30	6		
	045248290	Retail	Highway Commercial	C3	0.21	0.97	0.78		30	6		
<b>EI Camino Real Subtotal</b>										<b>243</b>		<b>262</b>

1. Parcel Net New Unit Capacity: Calculated with density assumptions of 30 units per acre density for parcels less than 0.25 acre and 35 units per acre on parcels greater than 0.25 acre.

2. Project Net New Unit Capacity: Assumes lot consolidation and density assumptions of 30 units per acre density for parcels less than 0.25 acre and 35 units per acre on parcels greater than 0.25 acre.

***Development Opportunity Site 5***

Development opportunity site 5 is comprised of three parcels that form a 0.7-acre opportunity site when consolidated. Two of the parcels, featuring a mixed use building (two residential units above a personal service use) and a retail store, are owned by the same entity. The commercial building on the third parcel was built in 1956. The average A/V ratio for the three parcels is less than 0.5. The realistic project net development capacity would be 24 units.

***Development Opportunity Site 6***

Development opportunity site 6 is comprised of two parcels totaling almost 1.5 acres. One parcel features a budget motel built in 1953, which is adjacent to a restaurant, and a parking lot owned by the same entity. The second parcel is vacant and fronts on El Camino Real. This development site is across the street from three vacant, residentially-zoned parcels discussed in the residential development section. The realistic net new project development capacity is 50 units.

***Development Opportunity Site 7***

Development opportunity site 7 is a 1.8-acre parcel with an underperforming, 1950s, 2-story office building with vacancies and an auto-oriented convenience store. The City has received a project application for redevelopment of this property with a mixed use project that includes 5,000 square feet of commercial space plus 71 residential rental units.

***Development Opportunity Site 8***

This 1.7-acre consolidation opportunity is adjacent to opportunity site 7. Two of the three parcels are owned by the same entity. The average A/V ratio for the parcels is less than 0.2 and the average FAR is 0.15. The realistic project net development capacity would be 60 units.

***Development Opportunity Site 9***

Development opportunity site 9 is one of three budget motels located on El Camino Real. The parcel is almost 0.5 acres and has the realistic project development capacity of 16 units.

***Development Opportunity Site 10***

Development opportunity site 10 could be consolidated into a 0.4-acre site since one entity owns both parcels. There is a single-family residential use behind the commercial building; therefore the realistic net new development capacity is 15 units.

***Development Opportunity Site 11***

Development opportunity site 11 is a small vacant parcel owned by the City of Belmont Housing Successor Agency. Development potential is limited due to the triangular shape and topography, therefore realistic new net capacity is 3 units.

***Development Opportunity Site 12***

Development opportunity site 12 is made up of three parcels which could be consolidated into a 0.6-acre site. The existing highway commercial uses include an auto repair shop, a stand-alone restaurant, and a retail store. These uses back up to single-family residential uses. Due to the large areas of parking lot and the low intensity of the uses, the average A/V ratio for the parcels is less than 0.6. The realistic development capacity is 21 units.



***El Camino Real Summary of Sites***

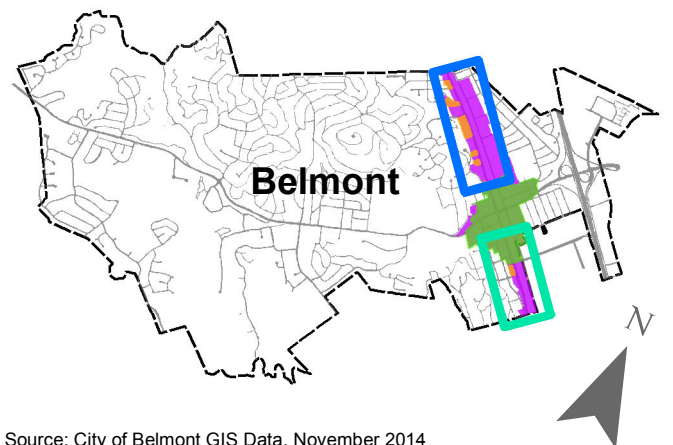
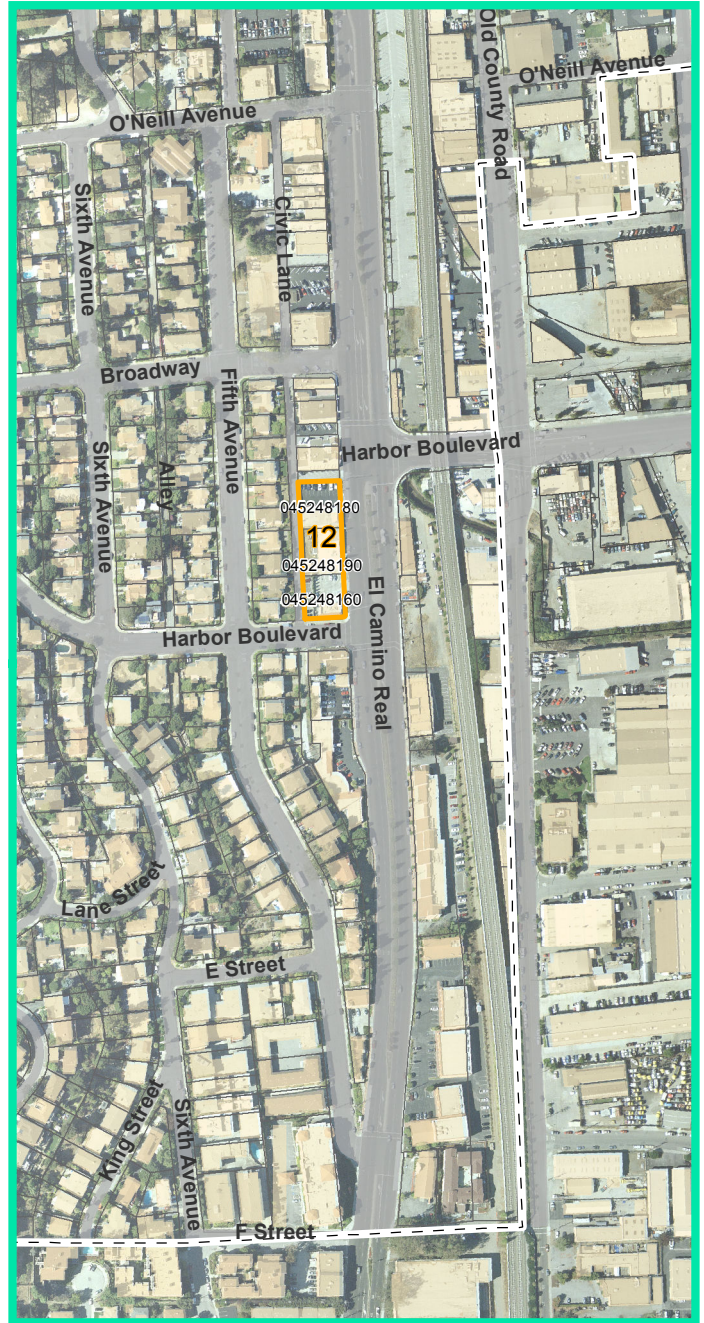
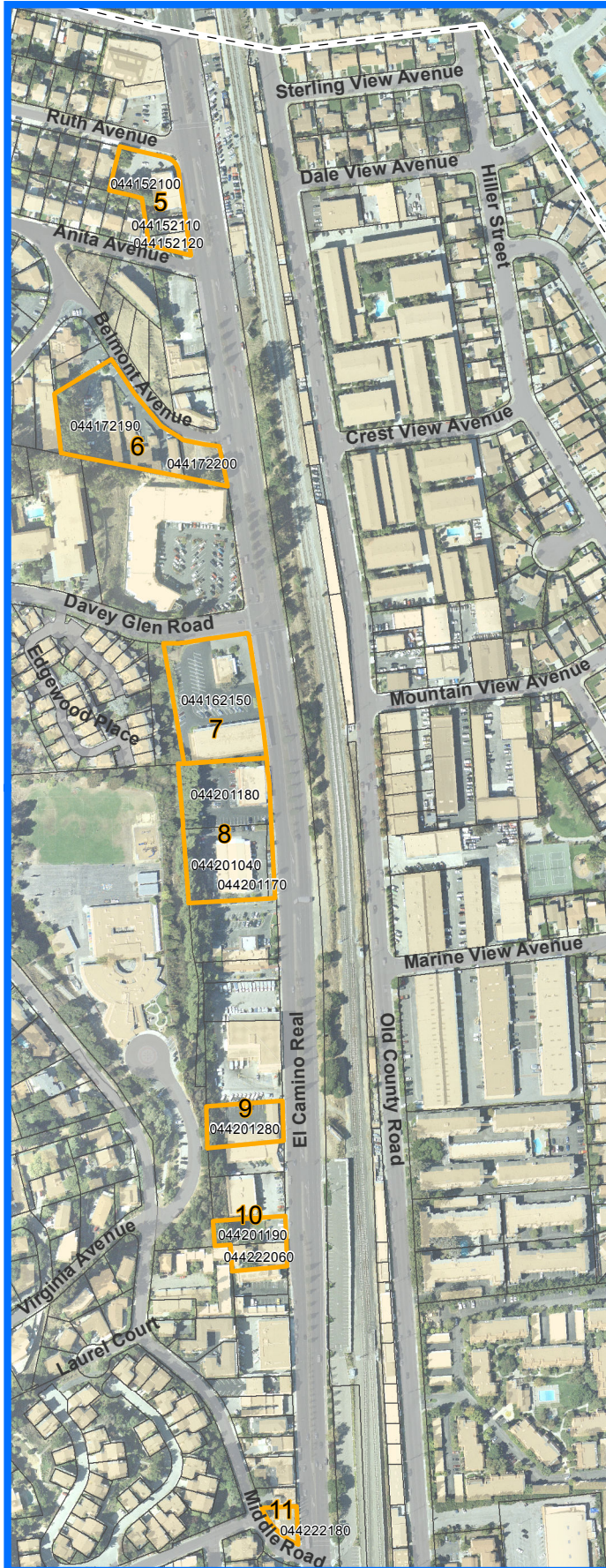
The total units are distributed by income group to meet Belmont's RHNA as follows:

**Table 4-9 El Camino Real Corridor Summary of Sites with Residential Capacity**

<i>Site</i>	<i>Extremely Low</i>	<i>Very Low</i>	<i>Low</i>	<i>Moderate</i>	<i>Above Moderate</i>	<i>Total</i>
El Camino Real Sites without consolidation	30	31	33	34	115	<b>243</b>
El Camino Real Sites with consolidation	33	33	35	37	124	<b>262</b>



Figure 4-7 El Camino Real Housing Opportunities



Source: City of Belmont GIS Data, November 2014



## **OTHER SOURCES OF AFFORDABLE HOUSING**

### **Notre Dame de Namur University Student Housing**

In order to accommodate the projected housing needs for students, Notre Dame de Namur University (NDNU) has a campus master plan, which calls for the construction of a new 100-unit residence hall. The new hall was scheduled to be built during the previous planning period (2007-2014), but construction has been postponed. Therefore, there is a site available for 100 additional units in Belmont during the planning period. However, due to the current economic conditions and funding shortfalls (projects rely heavily on donor funding), these units have not been included in the quantified objectives.

### **Second Units**

Consistent with Chapter 1062, Statutes of 2002 (AB 1866), the City allows second units in all single-family residential (R-1) zones and for single-family dwelling units located in other residential zoning districts (Zoning Ordinance Section 24). A conditional use permit is required for secondary dwelling units proposed in the Hillside Residential and Open Space districts (HRO) or if the property is less than 8,000 square feet in total size. In addition, permit approval is subject to a planning staff level review of the site and building plans to ensure compliance with lot size, minimum unit size, maximum unit size, height, design, setbacks, and parking requirements. A summary of these standards is as follows:

- The minimum lot size for a secondary dwelling unit shall be 5,000 square feet. Conditional Use Permit approval by the Planning Commission shall be required for all properties having less than 8,000 square feet of total area.
- The minimum size for a second unit shall be 275 square feet.
- The maximum size for a second unit is:
  - 399 square feet for a detached unit;
  - 640 square feet for a unit constructed within the building envelope of the existing main building (up to 1,200 square feet or a maximum of 30 percent of the total floor area of the principal dwelling unit with a conditional use permit).
- A maximum of two bedrooms is allowed for any new secondary dwelling unit.
- Detached secondary dwelling units shall not exceed 15 feet in height.
- The secondary dwelling unit shall be architecturally compatible with the main structure and shall be constructed of similar materials.

During the previous Housing Element planning period, four second dwelling units were constructed. Based on the City's experience, there are likely numerous existing second units that do not meet all of the standards, and there are many homeowners interested in constructing second dwelling units but find that the requirements are too restrictive. Therefore, as indicated in Chapter 5, the City intends to implement a second dwelling unit program that would consider modifications to the second dwelling unit regulations, and also allow homeowners to bring existing second units into compliance. It is expected that many homeowners will take advantage of this program and second units will provide a source of affordable housing in Belmont. City staff anticipates that approximately two second units will be approved each year during the planning period upon implementation of the revised regulations. Program 2.6 in Chapter 5 will also ensure that the zoning ordinance is updated to meet State law requirements.

## 4.2 POTENTIAL DEVELOPMENT CONSTRAINTS

---

Other factors that the City considered while determining the realistic development capacity of the available sites are issues related to small sites, public facilities and services, and other physical constraints. Environmental constraints are discussed in detail in Chapter 3.

### SMALL LOTS

As discussed in Chapter 3, related to non-governmental constraints, the City of Belmont recognizes the challenges associated with building affordable housing on small sites. Most of the parcels listed as infill and redevelopment housing opportunity sites are small. The City acknowledges that groups of parcels will need to be consolidated under one owner in order to facilitate mixed use and housing development.

The programs in Chapter 5 that support lot consolidation and/or facilitation of development of small lots include:

- Program 2.1: Affordable Housing Development, which charges the City of Belmont to complete a residential nexus study and develop an inclusionary housing ordinance that will provide financial resources to assist in development of affordable housing units;
- Program 2.3: Belmont Village Priority Development Area Strategy, calls for a comprehensive parking strategy which could reduce the burden of providing on-site parking for projects within the Belmont Village PDA, and calls for identifying more target sites within the PDA;
- Program 2.4: Developer Outreach, which encourages the City to work with existing property owners and potential non-profit housing developers to facilitate development of the identified opportunity sites;
- Program 2.5: Site Consolidation sets out a strategy by which the City will implement a parcel consolidation program;
- Program 2.7: Promotion of Small Lot Development, asks the City to consider allowing some modified development standards to facilitate development on small sites in order to reduce the development review process by not requiring variances or zone changes;
- Program 4.3: Density Bonus program calls on the City to implement the revised Density Bonus program and distribute information about the program to developers, which increases the feasibility of affordable housing on all sites, including small sites; and,
- Program 4.6: Parking potentially reduces the number of parking spaces per unit that are required to be provided on-site and encourages shared parking arrangements, which would reduce the cost of development of affordable housing.

### INFRASTRUCTURE CAPACITY

Belmont is primarily a built-out community with most of its infrastructure in place. The only exceptions are in the San Juan Hills and Western Hills portion of the community, which are undeveloped open space areas on slopes. In these two areas, the City would require developers to construct all internal streets and other appurtenances. Requiring developers to contribute to or pay for the cost of extending new service systems is standard practice for jurisdictions and is consistent with local policies for developers to adequately pay for the incremental impacts of new

housing upon municipal services. Due to high construction costs and infrastructure improvement costs, these sites are not likely to support affordable housing.

### **Water Supply**

The Mid-Peninsula Water District serves a 17-square mile area including the City of Belmont, portions of San Carlos, and unincorporated San Mateo County areas. In fiscal year 2007-2008, the average day demand for MPWD was 16.01 million gallons (mgd). MPWD receives 100 percent of its potable water deliveries via the San Francisco Public Utilities Commission (SFPUC). MPWD has the capacity to store 20.37 million gallons, approximately 1.27 days worth of demand, but additional local storage is not feasible. Groundwater of adequate quantity and quality, or alternative sources of potable water or recycled water are not available.

The Water District can currently provide for existing and projected future water demand to accommodate residential development. The supply may be constrained in the future due to a continuing drought and allocation policy changes imposed by the San Francisco Water Department. However, the Mid-Peninsula Water District has established a policy to continue providing water hook-ups even during decreasing water allocations. Thus, reduced water allocations will reduce the average allocation per resident, rather than function as a constraint to residential development.

### **Sewer System**

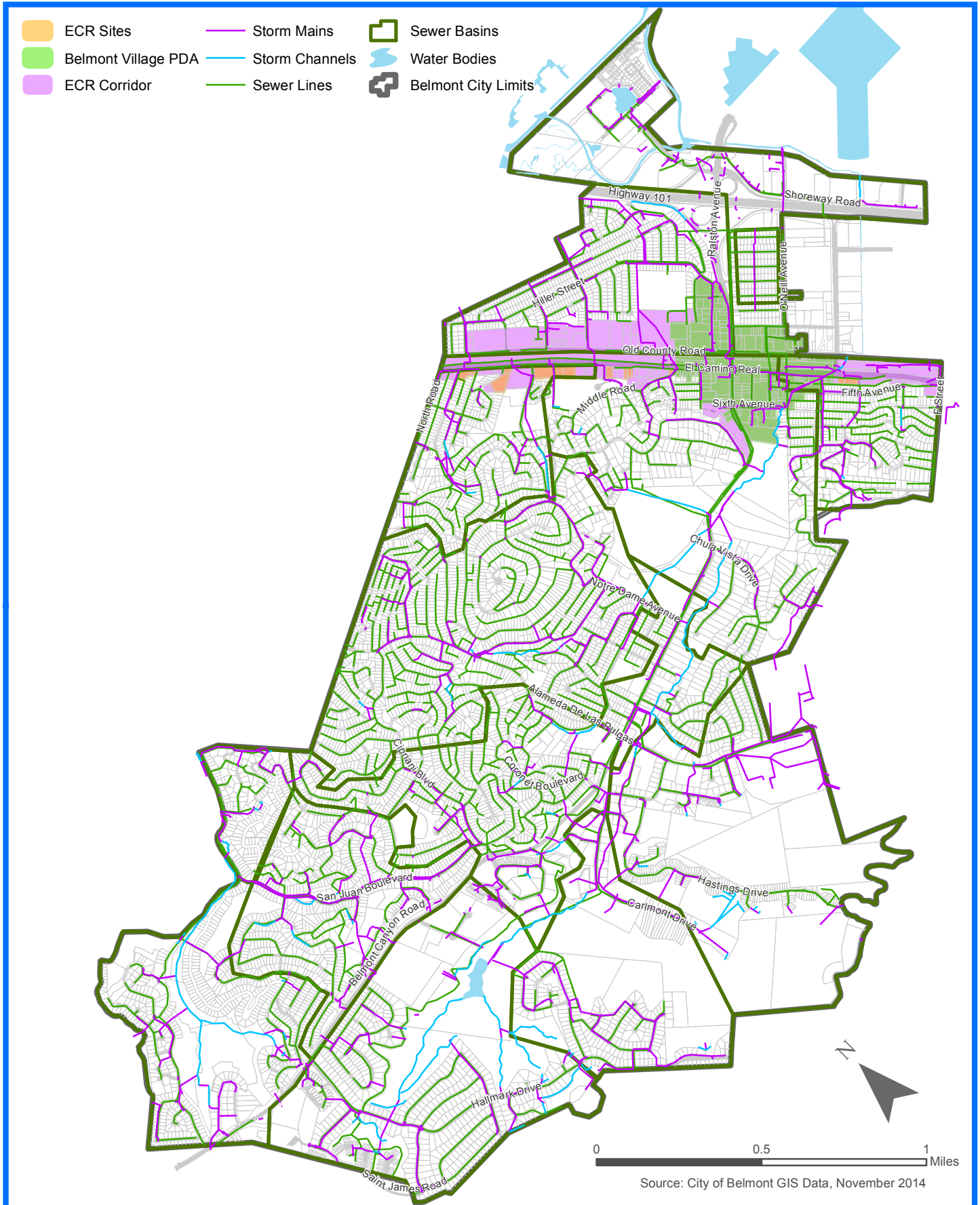
As illustrated on Figure 4-8, Belmont is well-served with sewer mains. The City charges each household and business an annual sewer fee which funds the local sewage collection system and Belmont's share of the operating costs for the South Bayside System Authority (SBSA) sewage treatment plant. SBSA operates the sewer treatment facility for Belmont, San Carlos, Redwood City and West Bay Sanitary District. The City has implemented new fees to fund the bond for its share of the required sewer treatment facility improvements to be implemented over the next ten years. The existing and new sewer fees do not constrain the provision of affordable housing and the improvements will ensure that there is sufficient capacity to serve new development within the City of Belmont.

### **Stormwater Management System**

The Federal Clean Water Act requires a National Pollutant Discharge Elimination System (NPDES) permit for discharges to waters of the State. This includes discharges of municipal stormwater from streets and storm drains to rivers, creeks, and coastal waters. San Mateo County Flood Control District collects the fees to fund Belmont's portion of the NPDES General Program.

The existing system of storm drain lines is shown in Figure 4-8. The City provides the stormwater collection system, which is aging and in need of significant improvements. The capital improvements will be funded with a bond through the General Fund. Therefore, the costs for upgrading the stormwater management system will not constrain the provision of affordable housing.

**Figure 4-8 Belmont Existing Infrastructure**



### 4.3 AVAILABLE SITES CONCLUSIONS

Based on the site inventory analysis, there are more than 50 underutilized parcels in each of the identified infill areas: Belmont Village Priority Development Area and along the El Camino Real corridor. Using the realistic development capacity assumptions, there is capacity for more than 1000 new residential units in these areas. The analysis also considered the potential constraints for each site and determined that only a portion of all the parcels can be considered realistic redevelopment opportunities during the planning period.

Based on all of the analysis, the City of Belmont has more than sufficient sites zoned appropriately to accommodate the RHNA of 468 units. Between 580 and 599 units, depending on the success of the lot consolidation program, can be accommodated on the sites identified. There are other potential sources of affordable housing during the planning period, including the development of a local inclusionary housing ordinance and modifications to the existing second unit dwelling ordinance. These potential units have not been counted towards meeting the City's RHNA, because these programs cannot guarantee to increase the number of affordable housing units within the planning period.

**Table 4-10 Comparison of RHNA and Available Residential Sites**

<i>Income Category</i>	<i>RHNA</i>	<i>Vacant Residential Land (Table 4-1)</i>	<i>Belmont Village (Table 4-7)</i>	<i>El Camino Real Corridor (Table 4-9)</i>	<i>Second Units</i>	<i>Total by Income</i>	<i>Surplus Above RHNA</i>
Extremely Low	58	0	32	30	0	62	<b>2</b>
Very Low	58	0	32	31	0	63	<b>3</b>
Low	63	0	35	33	8	76	<b>11</b>
Moderate	67	8	30	34	8	80	<b>5</b>
Above Moderate	222	83	101	115	0	299	<b>77</b>
<b>Total without consolidation</b>	<b>468</b>	<b>91</b>	<b>230</b>	<b>243</b>	<b>16</b>	<b>580</b>	<b>112</b>
<b>Total with consolidation</b>		<b>91</b>	<b>230</b>	<b>262</b>	<b>16</b>	<b>599</b>	<b>131</b>

### 4.4 OPPORTUNITIES FOR ENERGY CONSERVATION

Conservation of energy is an important issue in housing development because the cost of energy can be a substantial portion of monthly housing costs for both owners and renters. In addition, conserving energy can help the community meet its objectives for sustainable development and reduce the region's carbon footprint. There are three main strategies a jurisdiction can employ to promote energy conservation: integrated land use and transportation planning and development; promotion of energy conservation; and, the adoption of green building standards and practices.

### INTEGRATED LAND USE AND TRANSPORTATION

Energy conservation can be a priority in the overall planning of a city's land uses and transportation systems. Planning to provide a range of housing types and affordability near jobs, services, and transit can reduce commutes, traffic congestion, and thus reduce the number of vehicle miles traveled (VMT) and vehicle hours traveled (VHT). Promoting infill development at higher densities will also help reach these goals. While these efforts do not directly impact the

cost of housing, reducing the miles and time spent commuting decreases total household living expenses.

The City of Belmont has had strong policy direction linking land use and transportation, and providing housing along the transit corridor for better access to local and regional job centers. Programs and policies the City has or will implement during the next planning period include:

- Comprehensive General Plan update (all Elements)
- Belmont Village Priority Development Area Planning
  - Belmont Village Zoning and Design Guidelines (in progress)
  - Belmont Village Implementation Plan (grant funded)
- Rezoning program for El Camino Real
- Water conservation ordinance (existing)
- Tree ordinance (update in process)

## **PROMOTING ENERGY CONSERVATION**

Energy conservation has been identified as a City priority and the City participates in public outreach and education through the following programs:

### ***Peninsula Sunshares***

The City Council has authorized participation in the Peninsula Sunshares program, which is a collaboration amongst several San Mateo County cities (sponsored by Foster City) to provide reduced bulk pricing on residential solar photovoltaic installations. The City has committed to conduct extensive community outreach to residents, employees, and business who are eligible for participation in the program.

### ***Bay Area Regional Energy Network (BayREN)***

The City continues to coordinate with the San Mateo County representative for Bay Area Regional Energy Network, a collaboration of the nine Bay Area counties that promotes energy saving programs. The City will continue to promote BayREN programs and activities to Belmont residents, property owners, and businesses.

### ***PG&E Sustainable Solutions Turnkey (SST) Program***

SST is a new program offered by PG&E for municipalities and is intended to provide a turnkey, comprehensive approach towards designing, building, managing, commissioning, monitoring and validating ECMs funded from energy cost savings over a multi-year term that matches the energy cost savings. The program essentially allows for a streamlined solution to implementing energy conservation projects with the goal of implementing energy saving projects at City facilities and using the money saved from reduced energy consumption and operational maintenance costs to pay the debt service for the design and construction of the project.

In order to participate in the SST, the City was required to permit PG&E to perform an Investment Grade Assessment (IGA) of energy efficiency opportunities at Belmont City Hall/PD, the Belmont Library, and other Belmont facilities. PG&E has issued the IGA Final



Report for City Hall, the Library and Exterior Lighting which identified seven (7) economically viable energy efficiency and operational upgrades, including capital improvement projects that, when implemented, will allow Belmont to achieve many of its long-term sustainability goals. The City is now working with PG&E to procure contracts and financing to implement the energy efficiency upgrades.

### **Pacific Gas & Electric (PG&E)**

Pacific Gas & Electric provides both natural gas and electricity to residential consumers in San Mateo County, including the City of Belmont. PG&E also participates in several other financial assistance programs and offers incentives to help qualified homeowners and renters conserve energy and control costs. These include:

- The California Alternate Rates for Energy Program (CARE) provides a 30-35 percent monthly discount on energy rates to income qualified households, certain non-profits, facilities housing agricultural employees, homeless shelters, hospices and other qualified non-profit group living facilities.
- Family Electric Rate Assistance (FERA) is a rate reduction program for large households of three or more people with low- to middle-income.
- The Energy Partners Program provides income-qualified customers free energy education, weatherization measures and energy-efficient appliances to reduce gas and electric usage.
- The Relief for Energy Assistance through Community Help (REACH) Program provides one-time energy assistance to low-income customers who have experienced severe hardships and have no other way to pay their energy bill. This program is managed by the Salvation Army.
- The Balanced Payment Plan (BPP) is designed to eliminate big swings in a customer's monthly payments by averaging energy costs over the year.
- The Low Income Home Energy Assistance Program (LIHEAP) provides eligible low-income persons, via local governmental and nonprofits, financial assistance to offset energy costs and the weatherizing of homes to improve efficiency.
- The "20/20 Program" rewards customers a twenty percent (20%) discount for achieving a twenty percent (20%) or more average reduction in energy usage during the summer season compared to the previous year.
- PG&E offers rebates through Energy Upgrade California for implementing energy-saving home improvements.
- Tax credits exist for energy efficient new homes or energy-efficient remodeling, including the installation of solar panels.
- The Savings By Design program is a statewide new construction program that provides design assistance to commercial, industrial, agricultural building owners to promote energy efficient design and construction practices. This program provides information and analysis tailored to the needs of each customer's project to assist in making the facility as economically energy efficient as possible.

## **BUILDING DESIGN AND CONSTRUCTION**

There are many opportunities for conserving energy in new and existing homes. Construction of energy efficient buildings does not lower the purchase price of housing. However, housing with energy conservation features should result in reduced monthly occupancy costs, by requiring less energy to operate and maintain. Similarly, retrofitting existing structures with energy-conserving features can result in a reduction in utility costs.

All new residential and nonresidential construction in Belmont must abide by the State of California's residential building standards for energy efficiency (Title 24 of the California Administrative Code). Title 24 Standards were established in 1978 to insure that all-new construction meets a minimum level of energy efficiency standards. In 2011, California added the California Green Building Standards Code (CALGreen) to the state's official building code. CALGreen is a new set of building codes, some mandatory, and some voluntary, for all new buildings and renovations. It is the first state level "green" building code to be implemented in the US.

In order to meet and/or exceed the State energy conservation requirements, buildings can be designed and constructed to minimize energy use. Residential site design and construction techniques that can reduce the amount of energy used for space cooling would significantly reduce overall energy demand. Passive solar design keeps natural heat in during the winter and natural heat out during the summer, which reduces air conditioning and heating demands. Buildings can be oriented so that sun and wind are used to maintain a comfortable interior temperature. Landscaping features can also be used to moderate interior temperatures. In addition, technologies have been developed which can reduce energy consumption or generate renewable energy.

## **4.5 FINANCIAL RESOURCES**

---

Belmont has access to a variety of existing and potential funding sources available for affordable housing activities. They include programs from local, state, federal and private resources.

## **BELMONT HOUSING SUCCESSOR REAL PROPERTY ASSETS**

When the Belmont Redevelopment Agency ("RDA") was dissolved in February 2012, the City of Belmont elected to serve as the Housing Successor Agency. Sixteen real property assets, acquired by the former RDA with low-moderate income housing set-aside funds, were transferred to the Housing Successor. The assets include occupied rental housing units as well as several properties intended for development of affordable housing project. The City of Belmont intends to leverage these assets towards development of low, very-low, and extremely-low housing units within the Belmont Village Priority Development Area and along the El Camino Real corridor. These assets are subject to strict time limitations on reuse and will be utilized during the next planning period.

## **INCLUSIONARY HOUSING ORDINANCE AND HOUSING IMPACT FEES**

The City has elected to participate in a San Mateo County-wide housing impact nexus study that will examine the impacts that market rate development has on the need for affordable housing. Pending the results of this study, the City expects to develop an inclusionary housing ordinance and adopt housing impact fees in 2015. The City has already begun to notify developers of the forthcoming requirements and through the development entitlement process has imposed a requirement on current projects that they comply with the pending requirements and/or fees.

## SECTION 8 RENTAL ASSISTANCE

The Section 8 program or housing choice voucher program is a federal program that provides rental assistance to very low-income persons in need of affordable housing. The Section 8 program offers a voucher that pays the difference between the payment standard (an exception to fair market rent) and what a tenant can afford to pay (e.g. 30 percent of their income). The voucher allows a tenant to choose housing that may cost above the payment standard, with the tenant paying the extra cost. The Housing Authority of San Mateo County administers the Section 8 program for a number of communities in the County, including the City of Belmont. Table 4-11 describes other financial resources available in Belmont for maintaining and providing affordable housing activities. This list does not include every available program. More information about federal programs can be found at <http://www.hud.gov/>. More information about state programs can be found at <http://www.hcd.ca.gov/fa/>. County program information is listed at <http://www.co.sanmateo.ca.us/portal/site/housingdepartment/>. The City of Belmont also provides housing assistance information on its website.

## OTHER FUNDING RESOURCES

**Table 4-11 Potential Financial Resources for Housing Activities**

<i>Program Name</i>	<i>Description</i>	<i>Eligible Activities</i>
<b>Federal Programs</b>		
Community Development Block Grant (CDBG)	Grants awarded on a formula basis for housing and community development activities such as to revitalize neighborhoods, expand affordable housing opportunities, and/or improve community facilities and services. The County received approximately \$2.2 million in CDBG for Fiscal Year 2014-2015. Funds are shared among 16 cities within the County and the County unincorporated area. No funding was specifically allocated to Belmont.	<ul style="list-style-type: none"> <li>• Acquisition</li> <li>• Rehabilitation</li> <li>• Home Buyer Assistance</li> <li>• Economic Development</li> <li>• Homeless Assistance</li> <li>• Public Services</li> </ul>
HOME	Flexible grant program awarded on a formula basis for housing activities. San Mateo County received approximately \$900,000 in HOME funds for Fiscal Year 2014-2015.	<ul style="list-style-type: none"> <li>• Acquisition</li> <li>• Rehabilitation</li> <li>• Home Buyer Assistance</li> <li>• Rental Assistance</li> </ul>
Section 8 Rental Assistance Program	Rental assistance payments to owners of private market rate units on behalf of very low-income tenants.	<ul style="list-style-type: none"> <li>• Rental Assistance</li> </ul>
Emergency Shelter Grants (ESG)	Grants to implement a broad range of activities that serve homeless persons. San Mateo County received approximately \$159,000 in Emergency Shelter Grant funds for Fiscal Year 2014-2015. The County dedicates all of its Emergency Shelter Grant funding to one agency, Shelter Network, which operates five shelters and other types of social service assistance in communities on the San Francisco Peninsula.	<ul style="list-style-type: none"> <li>• Shelter Construction</li> <li>• Shelter Operation</li> <li>• Social Services</li> <li>• Homeless Prevention</li> </ul>

**Table 4-11 Potential Financial Resources for Housing Activities**

<i>Program Name</i>	<i>Description</i>	<i>Eligible Activities</i>
Section 202	Grants to non-profit developers of supportive housing for the elderly.	<ul style="list-style-type: none"> <li>• Acquisition</li> <li>• Rehabilitation</li> <li>• New Construction</li> </ul>
Section 811	Grants to non-profit developers of supportive housing for persons with disabilities, including group homes, independent living facilities and intermediate care facilities.	<ul style="list-style-type: none"> <li>• Acquisition</li> <li>• Rehabilitation</li> <li>• New Construction</li> <li>• Rental Assistance</li> </ul>
Section 203(k)	A tool for neighborhood revitalization and expansion of homeownership opportunities, HUD's 203k Rehabilitation Mortgage Insurance programs insure the cost of rehabilitation of newly purchased homes that are at least a year old and fall within the FHA mortgage limit for the area. The 203k Streamline Limited Repairs program allow homeowners to refinance funds into their mortgages to pay for less extensive improvements or upgrades to a home before move-in.	<ul style="list-style-type: none"> <li>• Land Acquisition</li> <li>• Rehabilitation</li> <li>• Relocation of Unit</li> <li>• Refinance Existing Indebtedness</li> </ul>
Mortgage Credit Certificate Program	Income tax credits available to first-time homebuyers to buy new or existing single-family housing. Local agencies (County) make certificates available.	<ul style="list-style-type: none"> <li>• Home Buyer Assistance</li> </ul>
Low-income Housing Tax Credit (LIHTC)	The Low-Income Housing Tax Credit (LIHTC) is the primary federal program to encourage the production of affordable rental housing for low-income households. Financed by the federal government but administered by state housing authorities, it subsidizes the acquisition, construction, and/or rehabilitation of rental property by private developers. LIHTC accounts for the majority - approximately 90 percent - of all affordable rental housing created in the United States today. The credits are also commonly called Section 42 credits in reference to the applicable section of the Internal Revenue Code (IRC). Tax credits are more attractive than tax deductions as they provide a dollar-for-dollar reduction in a taxpayer's federal income tax, whereas a tax deduction only provides a reduction in taxable income. Without the tax credits to lower their costs, developers would have little or no interest in building such units. Eligible projects must meet establish Smart Growth principles, encouraging development of affordable housing near transit and community facilities and resources.	<ul style="list-style-type: none"> <li>• New Construction</li> </ul>

**Table 4-11 Potential Financial Resources for Housing Activities**

<i>Program Name</i>	<i>Description</i>	<i>Eligible Activities</i>
Supportive Housing Program (SHP)	Grants for development of supportive housing and support services to assist homeless persons in the transition from homelessness.	<ul style="list-style-type: none"> <li>• Transitional Housing</li> <li>• Housing for the Disabled</li> <li>• Supportive Housing</li> <li>• Support Services</li> </ul>
<b>State Programs</b>		
California Low-income Housing Tax Credit	Augments the federal LIHTC program through allocation of additional tax credits for affordable housing rehabilitation and production. State tax credits are only available to projects that have previously received or are concurrently receiving federal tax credits, so the program does not stand alone.	<ul style="list-style-type: none"> <li>• New Construction</li> </ul>
Emergency Shelter Program (EHAP)	Grants awarded to non-profit organizations for shelter support services.	<ul style="list-style-type: none"> <li>• Support Services</li> </ul>
Multi-Family Housing Program (MHP)	Deferred payment loans for the new construction, rehabilitation and preservation of rental housing. Loans have a term of 55 years with three percent interest and 0.42 percent payments due annually.	<ul style="list-style-type: none"> <li>• New Construction</li> <li>• Rehabilitation</li> <li>• Preservation</li> </ul>
California Housing Finance Agency (CHFA) Multifamily Programs	Below market rate financing offered to builders and developers of multiple-family and elderly rental housing. Tax-exempt bonds provide below-market mortgages.	<ul style="list-style-type: none"> <li>• New Construction</li> <li>• Rehabilitation</li> <li>• Acquisition of Properties from 20 to 150 units</li> </ul>
California Housing Finance Agency Home Mortgage Purchase Program	CHFA sells tax-exempt bonds to make below market loans to first-time homebuyers. Program operates through participating lenders who originate loans for CHFA.	<ul style="list-style-type: none"> <li>• Homebuyer Assistance</li> </ul>
Supportive Housing Initiative	Funding for housing and services for mentally ill, disabled and persons needing support services to live independently.	<ul style="list-style-type: none"> <li>• Supportive Housing</li> <li>• Foster Care</li> </ul>

**Table 4-11 Potential Financial Resources for Housing Activities**

<i>Program Name</i>	<i>Description</i>	<i>Eligible Activities</i>
Affordable Housing Innovation Program	<p>Golden State Acquisition Fund (GSAF) - Provide quick acquisition financing for the development or preservation of affordable housing.</p> <p>Local Housing Trust Fund (LHTF) - Loans for construction of rental housing projects with units restricted for at least 55 years to households earning less than 60 percent of area median income, and for downpayment assistance to qualified first-time homebuyers.</p> <p>Construction Liability Insurance Reform Pilot Program (CLIRPP) - Reduce insurance rates for condominium development, by promoting best practices in construction quality control. Eligible activities include oversight and monitoring activities, including video recording of construction work, quality control manuals, and quality control inspections.</p>	<ul style="list-style-type: none"> <li>• Property Acquisition</li> <li>• Homebuyer Assistance</li> <li>• Grants for Pre-Development Costs</li> </ul>
Building Equity and Growth in Neighborhoods Program (BEGIN)	Grants to local jurisdictions to make deferred-payment second mortgage loans for new homes.	<ul style="list-style-type: none"> <li>• Homebuyer Assistance</li> </ul>
CalHome Program	Grants to local jurisdictions to make deferred-payment loans for new homes or construction of multiple ownership units.	<ul style="list-style-type: none"> <li>• Acquisition</li> <li>• Rehabilitation</li> <li>• Homebuyer Assistance</li> </ul>
Infill Infrastructure Grant Program	Competitive grants for infrastructure improvements to support urban residential or mixed-use projects on previously developed sites.	<ul style="list-style-type: none"> <li>• Capital Improvements</li> </ul>
Predevelopment Loan Program	Short-term loans to finance the start of low-income housing projects in public transit corridors or preserve government-assisted rental housing at risk of conversion to market rents.	<ul style="list-style-type: none"> <li>• New Construction</li> <li>• Rehabilitation</li> <li>• Preservation</li> </ul>

**Table 4-11 Potential Financial Resources for Housing Activities**

<i>Program Name</i>	<i>Description</i>	<i>Eligible Activities</i>
<b>Local Programs</b>		
Housing Endowment and Regional Trust (HEART) of San Mateo County	HEART was formed in 2003 as a public/private partnership among the San Mateo cities and county, and the business, nonprofit, education, and labor communities. HEART raises funds from public and private sources to meet critical housing needs in San Mateo County. As of 2012, HEART invested \$7.8 million in affordable rental housing construction to create 784 homes. The City of Belmont is a member of HEART.	<ul style="list-style-type: none"> <li>• New Construction</li> <li>• Home Buyer Assistance</li> </ul>
<b>Private Resources/Financing Programs</b>		
Federal National Mortgage Association (Fannie Mae)	<ul style="list-style-type: none"> <li>• Fixed rate mortgages issued by private mortgage insurers.</li> </ul>	<ul style="list-style-type: none"> <li>• Home Buyer Assistance</li> </ul>
	<ul style="list-style-type: none"> <li>• Mortgages, which fund the purchase and rehabilitation of a home.</li> </ul>	<ul style="list-style-type: none"> <li>• Home Buyer Assistance</li> <li>• Rehabilitation</li> </ul>
	<ul style="list-style-type: none"> <li>• Low Down-Payment Mortgages for Single-Family Homes in underserved low-income and minority cities.</li> </ul>	<ul style="list-style-type: none"> <li>• Home Buyer Assistance</li> </ul>
California Community Reinvestment Corporation (CCRC)	Non-profit mortgage banking consortium designed to provide long-term debt financing for affordable multi-family rental housing. Non-profit and for profit developers contact member banks.	<ul style="list-style-type: none"> <li>• New Construction</li> <li>• Rehabilitation</li> <li>• Acquisition</li> </ul>
Federal Home Loan Bank Affordable Housing Program	Direct Subsidies to non-profit and for profit developers and public agencies for affordable low-income ownership and rental projects.	<ul style="list-style-type: none"> <li>• New Construction</li> </ul>
Freddie Mac	Home Works - Provides first and second mortgages that include rehabilitation loan. City provides gap financing for rehabilitation component. Households earning up to 80% MFI qualify.	<ul style="list-style-type: none"> <li>• Home Buyer Assistance combined with Rehabilitation</li> </ul>

## 4.6 ADMINISTRATIVE RESOURCES

The agencies listed below play important roles in meeting the housing needs of the community. In particular, they are involved in the improvement of the housing stock, provision of affordable housing, and housing assistance.

### Belmont Housing Successor Agency

As mandated by the State legislature, the Belmont Redevelopment Agency (RDA) was dissolved in February 2012. Housing set-aside funds, which used to be a primary local funding source for affordable housing, are no longer available to assist in new affordable housing development or acquisition/ rehabilitation of existing units for conversion into affordable housing. The City of Belmont elected to serve as the Housing Successor Agency

to the RDA; all of the housing functions and eligible assets of the former RDA transferred to the Housing Successor, which included a portfolio of loans receivable and real property assets. Presently, the Housing Successor has no dedicated sources of funding and as such, relies on the City of Belmont for staff and operational resources. Future proceeds from collection, operation, transfer or sale of transferred housing assets would be utilized for development of low- and very-low income housing, consistent with State law.

### **San Mateo County Department of Housing**

The San Mateo County Housing Authority, funded by HUD, operates public housing developments and administers the Section 8 Voucher/ Certificate Programs that provide rental subsidies to very low-income households. The Housing Authority also administers the Family Self-Sufficiency and the Shelter Plus Care programs.

The Division of Housing and Community Development (SMC HCD) manages programs such as the countywide First Time Home Buyers, Housing Repair, Homesharing, and Community Development programs. SMC HCD provides loan financing, project funding and technical assistance in addition to services provided through partnerships with non-profit organizations, other public agencies and the private sector.

### **Human Investment Project (HIP) for Housing**

Founded in 1972, local non-profit HIP Housing offers housing programs to assist the disadvantaged and disabled living in San Mateo County. Its largest program is the Homesharing Help and Information Program, which facilitates homesharing arrangements for seniors, the disabled, and single-parents with children. Over the years, HIP has made more than 10,000 homesharing placements and has opened three satellite offices in Redwood City, Daly City and South San Francisco, in addition to its main office in San Mateo.

### **Shelter Network**

Shelter Network was founded in 1987 to provide a comprehensive coordinated network of housing and social services for the homeless residents of the San Francisco Peninsula. This non-profit has five facilities and eleven programs, which provide support services for homeless families and individuals. In fiscal year 2006-2007, Shelter Network provided over 183,000 nights of shelter and served over 3,500 homeless adults and children.

### **Rebuilding Together Peninsula**

Rebuilding Together Peninsula (RTP), a nonprofit locally based in Redwood City, provides free home repairs and rehabilitation for eligible low-income seniors, families, and persons with disabilities. Since 1989, RTP has helped to rehabilitate eight homes and two community facilities in Belmont, including the Belmont House group home.

### **Center for Independence of the Disabled**

The Center for Independence of the Disabled (CID) is a private, nonprofit corporation located in San Mateo. Incorporated in 1979 in the State of California, CID is a consumer-driven, community based, services and advocacy organization serving San Mateo County. Annually CID helps more than 2,000 people with disabilities in direct and indirect services, and more than 3,400 people with disabilities with individual and systems advocacy issues. CID's services



include housing accessibility modifications, providing independent living skills training, and peer counseling.

### **Mental Health Association of San Mateo County**

The Mental Health Association (MHA) provides housing and support services for individuals suffering from mental illness in San Mateo County. MHA seeks to ensure accessibility to adequate resources and works to guarantee that each person can live as independently and productively as possible. In 2006, MHA, with support from the Belmont Redevelopment Agency, constructed the Belmont Apartments, a 24-unit studio apartment complex, located on F Street in Belmont.

### **Project Sentinel**

Founded in 1971, Project Sentinel is a Bay Area-based non-profit agency that offers various housing services including tenant-landlord counseling, and fair housing education and training. The organization also offers free information, advice, and technical assistance for homeowners who are having difficulty making their monthly mortgage payments or who are behind in their payments. Project Sentinel helps homeowners avoid foreclosure through payment plans, forbearance agreement or pre-foreclosure programs.

### **Samaritan House**

Samaritan House is a non-profit human service organization that provides a broad range of services for lower income residents in San Mateo County. Services offered include food, clothing, furniture, and housing and health services. To assist persons in need of emergency or short-term assistance, Samaritan House offers rental assistance and winter shelters, among other services. Rental assistance is provided to persons with apartment deposits or monthly payments if they have difficulty paying for these. Samaritan House also administers winter shelters in San Mateo during the months of November through March.

## 5 Past Accomplishments and New Housing Goals, Policies, and Programs

Chapters 2 through 4 of this Housing Element establish the housing needs, constraints, and resources in Belmont. This chapter evaluates the City's accomplishments since adoption of the 2007-2014 Housing Element and sets forth the City's goals, policies, programs, and quantified objectives to address the identified housing needs for the 2015-2023 planning period.

### 5.1 2007-2014 HOUSING ELEMENT ACCOMPLISHMENTS AND PROGRAM REVIEW

#### PROGRESS IN MEETING THE 2007-2014 RHNA

Belmont's allocated share of the Regional Housing Needs Allocation (RHNA) was a total of 399 new units over the 2007-2014 planning period. This allocation was comprised of 91 very low, 65 low, 77 moderate, and 166 above moderate-income units.

Progress toward the 2007-2014 RHNA is measured by housing production from January 1, 2007 through June 30, 2014. During this period, 31 housing units were built in Belmont, including 27 single-family homes and 4 second units. The City of Belmont, and the entire Bay Area region, experienced significant economic recession beginning in 2008, specifically related to the housing market. Table 5-1 summarizes the City's progress in meeting the 2007-2014 RHNA.

**Table 5-1 Progress Towards 2007-2014 RHNA (Housing Units)**

	<i>Very Low</i>	<i>Low</i>	<i>Moderate</i>	<i>Above Moderate</i>	<i>Total</i>
2007-2014 RHNA	91	65	77	166	<b>399</b>
Units Approved or Built	0	0	4	27	<b>31</b>
<b>Surplus</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

*Source: City of Belmont*

#### EVALUATION OF 2007-2014 POLICIES AND PROGRAM ACCOMPLISHMENTS

As part of the Housing Element, cities must periodically review the progress, effectiveness, and continued appropriateness in implementing the adopted programs. These results should be quantified, wherever possible, and qualitative where necessary. The City's housing accomplishments during the 2007-2014 planning period are evaluated as part of the basis for developing appropriate policies and programs for the 2007-2014 planning period.

The 2007-2014 Housing Element called for 399 units. Due to the recession, only 31 new single family residential units and second dwelling units were built. The remaining units identified in the element remain vacant. Inquiries have been made regarding the development of the sites, and the City is optimistic that many of the sites will be developed under the 2015-2023 Housing Element.

Many of the policies and programs listed in the 2007-2014 Housing Element have been carried over to the 2015-2023 Housing Element. The table in the attached Appendix provides a program-by-program review of housing program progress to date, and the continued appropriateness of identified programs. The results of this analysis form the basis for developing the comprehensive housing program strategy presented in the General Plan Housing Element 2015-2013 (Section 5.2).

A summary of the major accomplishments from the 2007-2014 planning period includes the following:

- The City provided a total of \$140,000 to HIP Housing and Shelter Network.
- The City provided \$147,000 annually to subsidize ten (10) senior residential care facility units.
- The City provided a total of \$45,310 to the Housing Endowment and Regional Trust (HEART) of San Mateo County to support their down payment assistance programs.
- The City rehabilitated and provided subsidized rent to five affordable housing units; and
- The City subsidized rent for the Belmont House Group Home and Crestview Group Home, which serve low- and moderate-income developmentally disabled individuals.
- The City adopted an Ordinance amending sections of the Belmont Zoning Ordinance to better facilitate housing for residents with special needs, as identified in the Housing Element.

## **5.2 HOUSING GOALS, POLICIES AND PROGRAMS**

---

The following represents the Goals, Policies, and Programs for the 2015-2023 planning period. Programs that existed in the prior planning period have been revised as appropriate to improve the success of the program during this planning period. In the case of new programs, listed actions were derived in response to the constraints analysis, public input, and State law requirements.

### **HOUSING AND NEIGHBORHOOD CONSERVATION**

Housing and neighborhood conservation are important to maintaining and improving quality of life. While the majority of housing in Belmont is in average or good condition, some of the older neighborhoods and some multi-family housing show signs of deterioration. Efforts to improve and revitalize housing must address existing conditions, but also focus on encouraging preventative efforts to ensure that housing stock quality is maintained. The policies below address the issue of housing and neighborhood conservation.

#### **GOAL 1: ASSURE THE QUALITY, SAFETY, AND LIVABILITY OF EXISTING HOUSING AND THE CONTINUED HIGH QUALITY OF RESIDENTIAL NEIGHBORHOODS.**

- Policy 1.1** Continue to monitor and enforce building and property maintenance code standards in residential neighborhoods.
- Policy 1.2** Continue to provide City services designed to maintain and enhance the quality of the housing stock and neighborhoods.
- Policy 1.3** Continue to promote the repair, revitalization, and rehabilitation of residential structures that have fallen into disrepair.

**Program 1.1: Code Enforcement**

The enforcement of existing property maintenance codes is a primary means to preserve housing and the quality of neighborhoods. The Code Enforcement Division is responsible for enforcing City ordinances related to property maintenance, building conditions, and other issues.

**Action 1:** Continue to implement code enforcement activities.

**Action 2:** Maintain an inventory of code enforcement actions in order to determine citywide trends, such as overcrowding, and evaluate potential actions the City can take to counter these trends.

**Action 3:** Code enforcement staff shall distribute information to property owners related to county-wide rehabilitation program/funding opportunities , as well as any local rehabilitation program opportunities made available by the Housing Successor, subject to availability of funding in the housing asset fund (Program 2.2)

**Responsibility:** Police Department (PD)

**Action 1:** Ongoing

**Funding Source:** General Fund

**Action 2:** Ongoing

**Action 3:** Ongoing

**Program 1.2: Residential Records Report and Inspection Program**

The Residential Records Report and Inspection Program is intended to identify any additions or major remodeling projects that were constructed without proper permits. This process will ensure that homes meet code specifications and will facilitate disclosure during the resale process.

**Action 1:** Establish and maintain an Existing Conditions Survey for single-family properties.

**Action 2:** Implement a two-year pilot Residential Records Report and Inspection Program.

**Action 3:** Evaluate and determine whether to adopt a final Residential Records Report and Inspection Program.

**Responsibility:** Housing Successor Agency and Finance Department (collectively, HSA)  
Community Development Department (CDD)

**Action 1:** December 2016

**Action 2:** December 2017

**Action 3:** December 2019

**Funding Source:** Housing Successor Fund

**Program 1.3: Condominium Conversion Ordinance**

Due to high home prices, most lower-income households in Belmont are renters and occupy apartment units that are typically more affordable than single-family homes or condominiums. Some apartment owners may be motivated to convert their properties into condominiums. The City enforces the Condominium Conversion Ordinance, which ensures that rental units are not converted to condominiums without adequate provisions for the relocation of existing tenants. The ordinance also requires an accounting of comparable rental units available.

**Action 1:** Continue to enforce the Condominium Conversion Ordinance.

**Responsibility:** CDD

**Action 1:** Ongoing

**Funding Source:** Development Services Fund

**Program 1.4: Preservation of Affordable Housing**

Thirteen assisted projects offering 267 affordable units are located in Belmont. Almost all of these units are not at risk of conversion to market rate during the planning period. However, funding for the Belmont Vista senior housing project expires in 2016; at this time the Housing Successor has no other source of funding available to continue or renegotiate the service agreement. The City Council has directed Housing Successor staff to work with the Belmont Vista project manager to provide alternative resources and ensure existing tenants are not displaced.

**Action 1:** Continue to streamline and enforce the annual reporting required to verify income limits of affordable units with an emphasis on for-profit owners.

**Action 2:** Provide technical assistance to property owners and/or organizations interested in purchasing and maintaining the properties should the owners be interested in selling as necessary and when feasible.

**Action 3:** Meet with Belmont Village property managers to explore alternative resources, and establish contact with public and non-profit housing service providers that may offer technical or financial resources to Belmont Village operators and tenants. Ensure compliance with State law.

**Action 4:** Adopt an ordinance for “At Risk” units requiring one-year notice to residents, the City and the San Mateo County Department of Housing of all proposed conversions of subsidized housing units to market rents.

**Responsibility:** HSA, CDD

**Action 1:** Ongoing

**Funding Source:** Housing Successor Fund

**Action 2:** Ongoing

**Quantification:** Preservation of 257 Units

**Action 3:** April 2015

**Action 4:** December 2015

### **Program 1.5: Anti-Displacement Policy**

The City intends to coordinate with other jurisdictions in San Mateo County, under the umbrella of work to be undertaken by the 21 Elements regional housing policy collaborative, to quantify, develop and evaluate potential strategies to address displacement of lower income residents. Based on this evaluation, measures will be developed and the City will implement programs, as appropriate, to address the risk of displacement of existing lower income residents. Displacement might be direct, caused by the redevelopment of sites with existing residential properties, or indirect, caused by increased market rents as an area becomes more desirable. The city will then implement programs as appropriate to address displacement. The city will also monitor such programs annually for effectiveness and make adjustments as necessary.

**Action 1:** Evaluate programs and policies and provide recommendations as part of 21 Elements.

**Action 2:** Provide findings and recommendations to City Council.

**Action 3:** Adopt appropriate programs and policies to address displacement within 2 years of adoption of the housing element.

**Action 4:** Monitor programs and policies annually for effectiveness.

**Responsibility:** 21 Elements, CDD

**Action 1:** December 2015

**Funding Source:** Housing Successor Fund

**Action 2:** July 2016

**Action 3:** March 2017

**Action 4:** Ongoing

## **HOUSING PRODUCTION**

The Regional Housing Needs Determination addresses the need for decent, adequate, and affordable housing to accommodate existing and future housing needs. In order to further these goals, Belmont is committed to assisting in the development of adequate housing that is affordable to all economic segments of the community.

### **GOAL 2: FACILITATE THE DEVELOPMENT OF A VARIETY OF HOUSING TYPES AT APPROPRIATE LOCATIONS.**

**Policy 2.1** Provide residential sites through land use, zoning, and specific plan designations to encourage a broad range of housing opportunities.

**Policy 2.2** Facilitate the production of affordable housing through appropriate land use designations and flexible development standards.

### **Program 2.1: Affordable Housing Development**

The Belmont Housing Successor Agency manages the low-moderate income real property assets of the former Belmont Redevelopment Agency. However, with limited funding resources, the Housing Successor in transferring or selling the least productive real property assets to ensure ongoing provision or development of affordable housing. The Housing Successor is also the entity responsible for implementation of the Housing Element programs and policies aimed at development of affordable housing.

- Action 1:** Develop a real property Development and Disposition Plan by the end of 2015.
- Action 2:** Transfer or sell real property assets to leverage provision and development of affordable housing projects for all income groups including extremely low, very low, and low income households.
- Action 3:** Complete the San Mateo County-Wide Affordable Housing Nexus Study by February 2015.
- Action 4:** Develop and Implement an Inclusionary Housing Ordinance and adopt Housing Impact Fees by December 2015.
- Action 5:** Ensure ongoing compliance with California Health and Safety Code.

**Responsibility:** HSA

**Action 1:** December 2015

**Funding Source:** Housing Successor Fund, Housing Impact Fees

**Action 2:** Ongoing

**Action 3:** February 2015

**Action 4:** December 2015

**Program 2.2: Affordable Housing Rehabilitation, Operation, and Management**

The Belmont Housing Successor oversees housing functions for the City of Belmont that were previously administered by the former Belmont Redevelopment Agency. In addition to owning and managing five (5) rehabilitated affordable housing units and two (2) group homes serving special needs residents, the Housing Successor is responsible for pursuing additional affordable housing production and rehabilitation opportunities. Per program 2.1 (Affordable Housing Development) the City is developing an affordable housing asset disposition plan which will determine whether units are best retained by the Housing Successor or sold to an appropriate housing service provider. Units retained by the Housing Successor will continue to be managed to ensure tenants meet affordability requirements.

Funds from sale of real property assets must be used in compliance with SB 341, which permits housing successor agencies to develop, acquire, or substantially rehabilitate lower income housing. The City anticipates having funding available during the planning period resulting from the sale of real property assets. The actions outlined below direct the Housing Successor to pursue low income housing rehabilitation opportunities, subject to availability of funding via Program 2.1. Acquisition and development of property in the current real estate market would likely yield less units than rehabilitation and conversion of market units to low income units.

- Action 1:** Continue to annually monitor City-owned rental properties to ensure that affordability is being maintained.
- Action 2:** In compliance with SB 341, the Housing Successor must initiate activity on affordable housing real property assets by August 31, 2017. By June 2015, the Housing Successor shall work with the City Attorney to clarify permitted uses of real property assets.
- Action 3:** By December 2015, the Housing Successor shall hold meetings with San Mateo County affordable housing developers/service providers to determine what opportunities are available for rehabilitation of housing units in Belmont.

**Action 4:** By December 2016, the Housing Successor shall develop a housing asset funds disposition program (subject to funding availability) that provides local funding for rehabilitation of existing housing units.

**Action 5:** By June 2017, the Housing Successor shall develop and implement a housing rehabilitation outreach program (subject to funding availability). Information shall be posted to the City of Belmont website, and distributed to residents via code enforcement staff (Program 1.1).

**Responsibility:** HSA, CDD

**Funding Source:** Housing Successor Fund;  
Rental Revenues

**Quantification:** 20 rehabilitated units

**Action 1:** Annually

**Action 2:** June 2015

**Action 3:** December 2015

**Action 4:** December 2016

**Action 5:** June 2017

### **Program 2.3: Belmont Village Priority Development Area Strategy**

Currently, the City is working on a series of land use planning actions that will replace the Downtown Specific Plan as the regulatory framework for the central business district area, which has been designated as the Belmont Village Priority Development Area (PDA). These are:

**Action 1:** Adopt new comprehensive zoning regulations for the Belmont Village Priority Development Area. The zoning will:

- Allow high-quality, mixed-use, high-density (30-45 units/acre), 40-50 foot-tall development;
- Consider alternative parking arrangements such as shared parking, parking districts, or requirement for parking to be behind primary buildings;
- Streamline the development process; and
- Incorporate provisions to protect the economic viability of existing commercial uses, while considering the quality of life for new residents.

**Action 2:** Adopt design guidelines for the Villages of Belmont Area to clarify requirements and facilitate the development review process.

**Action 3:** Adopt Belmont Village Specific/Implementation Plan using C/CAG PDA Planning Grant Funds.

**Action 4:** Replace the Downtown Specific Plan with a new Belmont Village Specific/Implementation Plan in the General Plan.

**Responsibility:** CDD, HSA

**Funding Source:** General Fund, Grant Funding

**Action 1:** December 2015

**Action 2:** December 2015

**Action 3:** June 2016

**Action 4:** June 2016



### **Program 2.4: Developer Outreach**

The City regularly meets with developers from the private and nonprofit sectors interested in affordable housing development opportunities in the City of Belmont.

**Action 1:** Revise development review process and permit materials to be distributed at the permit center and on the City's website to explain the various steps in the process. This includes what materials need to be submitted and when and how long review will take at each juncture.

**Action 2:** Continue to meet with private and nonprofit housing developers on a regular basis. Consider hosting an annual developer roundtable to discuss development opportunity sites and other development issues.

**Responsibility:** HSA, CDD

**Action 1:** June 2015

**Funding Source:** Housing Successor Fund, Development Services Fund

**Action 2:** Ongoing

### **Program 2.5: Site Consolidation**

The City will work with developers and property owners to consolidate multiple small parcels into larger project sites so that they are more viable for mixed-use and multi-unit development types. The City will develop a program that: (a) targets sites in the downtown area and along the El Camino Real corridor; (b) gives consideration to new, synergistic development activities; (c) considers proximity to transit; and (d) considers the common ownership of individual parcels. The site consolidation program aims to facilitate the development of 170 units, primarily along the El Camino Real Corridor.

**Action 1:** Develop, adopt and implement a lot consolidation program to allow for the assembly of multiple continuous parcels. The program will consider incentives such as:

- Density bonuses (Program 4.3),
- Direct Affordable Housing funds to leverage consolidation (Program 2.1), and
- Other available incentives.

**Action 2:** The Housing Successor Agency will work directly with property owners and affordable housing developers to facilitate consolidation of parcels by:

- Conducting an outreach program beginning in Spring 2015 to potential affordable housing developers;
- Providing a map of opportunity sites, such as the ones identified in the Housing Element, on the City's website as well as on handouts at the Permit Center, by December 2015; and,
- Evaluating the potential to vacate alleys or rights-of-way that are no longer needed for public use for consolidation with adjacent sites.

**Responsibility:** HSA, CDD

**Action 1:** June 2017

**Funding Source:** Housing Successor Fund, Development Services Fund

**Action 2:** Ongoing

**Quantification:** 170 Units

### **Program 2.6: Second Units**

Given the limited developable land remaining in Belmont, the City recognizes that second units present an opportunity to increase the amount of affordable rental housing. Very few legal second units have been built in Belmont; however, it is believed that there are many unrecognized units that have been built without proper permits. The City intends to implement a second dwelling unit program that would consider modifications to the second dwelling unit regulations, and also allow homeowners to bring existing second units into compliance. It is expected that many homeowners will take advantage of this program and second units will provide a source of affordable housing in Belmont.

**Action 1:** Modify the Second Dwelling Unit zoning requirements and permitting process to facilitate the development of new second dwelling units.

**Action 2:** Develop a Second Unit Legalization Program, which would potentially provide incentives to legalize non-recognized second units.

**Action 3:** Analyze existing secondary dwelling unit ordinance to ensure compliance with State law, and update the zoning ordinance as necessary.

**Responsibility:** CDD, HSA

**Action 1:** December 2015

**Funding Source:** Housing Successor Fund, Development Services Fund

**Action 2:** December 2017

**Action 3:** December 2015

**Quantification:** 16 Units

### **Program 2.7: Promotion of Small Lot Development**

The City recognizes that development on small lots is a challenge. To that end this program seeks to promote small lot development, with the goal of facilitating development of 249 units, primarily in the Belmont Village PDA target sites identified in Chapter 4:

**Action 1:** Consider allowing development standards to be modified for small lots, rather than requiring applicants to apply for a variance or a zone change, if projects can demonstrate that they comply with design guidelines and do not cause substantial adverse impacts on adjoining properties.

**Action 2:** Consider working with affordable housing developers and/or management companies to manage groups of smaller housing developments in order to create economies of scale and support affordable housing development.

**Responsibility:** CDD

**Action 1:** December 2015

**Funding Source:** Development Services Fund

**Action 2:** December 2017

**Quantification:** 249 Units

**Program 2.8: El Camino Real Transit Corridor**

The existing zoning along the El Camino Real corridor primarily includes C-2, C-3, C-4, and R-4 districts. These districts allow residential densities up to 30 units per acre with a conditional use permit. The City intends to introduce new zoning provisions for the transit corridor during the Housing Element planning period to facilitate higher density redevelopment and infill development appropriate for the major transportation corridor. Development standards that will be considered include increased building heights and FAR, and the modification of the requirement for conditional use permits for multi-family residential uses. This re-zoning program is not required in order to meet the sites inventory requirement for the RHNA; however, it should reduce the constraints on housing development in the area.

**Action 1:** Adopt zone texts amendments for properties along the El Camino Real transit corridor to facilitate mixed-use and development of a variety of housing types, and allowing up to 45 dwelling units per acre when certain design criteria are met.

**Action 2:** Consider modifying the zoning requirement for a Conditional Use Permit for all multi-family development projects.

**Responsibility:** CDD

**Action 1:** December 2016

**Funding Source:** Housing Successor Fund, Development Services Fund

**Action 2:** December 2016

**Program 2.9: Belmont General Plan Update 2035**

Work has commenced on a comprehensive update to the City of Belmont General Plan 2035. The overall project schedule targets the initial public review in summer 2015, the Draft and Final Environmental Impact Report (DEIR & FEIR) public review/hearings during Winter 2015/2016 time period, and the adoption hearings by Spring 2016.

**Action 1:** Prepare and Adopt update to Belmont General Plan 2035.

**Action 2:** Prepare and adopt Program Environmental Impact Report that analyzing forecasting development within the Belmont Village Priority Development Area and along the El Camino Real corridor.

**Responsibility:** CDD

**Action 1:** June 2016

**Funding Source:** General Fund, Development Services Fund

**Action 2:** June 2016

**Program 2.10: Update Residential Development Standards**

Removal of government constraints to housing development is an important priority for the City of Belmont. In March 2014, the Belmont City Council established a subcommittee comprised of two councilmembers and City staff to examine existing residential development standards and the Belmont Tree Ordinance and determine what modifications might be warranted in an effort to simplify/streamline development review. Modifications being considered include reduced parking requirements, clear and consistent setback requirements, and a tiered design review threshold allowing for more administrative approvals for single-family residential projects.

**Action 1:** By Spring 2015, adopt zone text amendments amending residential development standards and design review thresholds.

**Action 2:** By Summer 2015, adopt revisions to the Belmont Tree Ordinance.

**Responsibility:** CDD

**Action 1:** June 2015

**Funding Source:** Development Services Fund

**Action 2:** August 2015

**HOUSING ASSISTANCE**

Belmont is home to seniors, large families, disabled persons, single parents, the homeless, students and others who face greater difficulty in finding decent and affordable housing due to special circumstances. The following policies help to address their housing needs.

**GOAL 3: EXPAND AND PROTECT HOUSING OPPORTUNITIES FOR ALL ECONOMIC SEGMENTS AND SPECIAL NEEDS GROUPS WITHIN THE COMMUNITY.**

**Policy 3.1** Use public financial resources to support the provision and production of housing for lower income households, and persons and families with special needs.

**Policy 3.2** Provide rental and homeownership assistance to address existing housing problems and expand housing opportunities.

**Policy 3.3** Support the conservation of government-subsidized housing and other affordable housing development.

**Policy 3.4** Provide for supportive services for special needs groups, including seniors, large families, the disabled and single parents, among others.

### **Program 3.1: Mortgage Credit Certificate**

The Mortgage Credit Certificate (MCC) program is a federal program managed by the San Mateo County Department of Housing that allows qualified first-time home-buyers to take an annual credit against federal income taxes of up to 15 percent of the annual interest paid on the applicant's mortgage. This enables homebuyers to have more income available to qualify for a mortgage loan and make monthly payments. The MCC program has covenant restrictions to ensure the affordability of the participating homes for a period of 15 years.

**Action 1:** Actively educate prospective buyers about the program by distributing materials, posting materials on the City website, and meeting with realtors and homebuilders.

**Responsibility:** CDD

San Mateo County Department of Housing

**Action 1:** Ongoing

**Funding Source:** Development Services Fund

### **Program 3.2: Section 8 Rental Assistance**

The Section 8 Rental Assistance Program extends rental subsidies to extremely low-, very low-, and low-income households, including families, seniors, and the disabled. The Section 8 Program either provides vouchers to private landlords on behalf of low-income families as part of the Housing Choices Voucher Program, or directly subsidizes property owners to make standard housing available to low-income families at affordable rental rates as part of the Project-based Program.

**Action 1:** Set up a meeting between City and County staff members responsible for the Section 8 program so that City staff become better educated about the opportunities available through the program.

**Action 2:** Publicize Section 8 by posting information about the program on the City's website and make information available at the Permit Center.

**Action 3:** Encourage new housing developers and management companies to participate in the Housing Choices Voucher Program or the Project-based Program during preparation of future development agreements or affordable housing programs.

**Responsibility:** SMC Housing Authority

**Funding Source:** HUD

**Action 1:** December 2015

**Action 2:** December 2015

**Action 3:** Ongoing

### **Program 3.3: Nonprofit Assistance**

The City supports nonprofit organizations that provide housing and support services to Belmont residents. For instance, the Human Investment Project for Housing provides homesharing services for seniors, the disabled, and single-parent families. Homesharing offers the benefits of reducing housing costs, promoting independence, and providing companionship and increased security for residents. The City provides annual financial assistance to HIP. For other housing service providers, the City intends to offer non-financial programmatic support.

**Action 1:** Continue to provide financial assistance to community service organizations such as HIP Housing, when financially appropriate.

**Action 2:** Publicize the programs through its website, and flyers at the permit center and senior and community center.

**Responsibility:** CDD, HSA

**Action 1:** Ongoing

**Funding Source:** Housing Successor Fund, Housing Impact Fees

**Action 2:** December 2015

### **Program 3.4: Participation in HEART**

The mission of the Housing Endowment and Regional Trust (HEART) of San Mateo County is to raise funds from public and private sources to finance affordable housing in San Mateo County through loans to developers and homebuyers. Belmont joined HEART in 2008.

**Action 1:** Continue to participate in HEART, or other comparable programs.

**Action 2:** Actively publicize the revolving affordable housing loan program and First-time Homebuyers loan program available through HEART.

**Responsibility:** CDD, HSA

**Action 1:** Ongoing

**Funding Source:** General Fund

**Action 2:** December 2015

### **Program 3.5: Emergency Shelters**

To address the increased need for emergency shelters, the City of Belmont has created the S-2 Emergency Shelter Combining District which allows emergency shelters by right on certain properties in the C-3 (Highway Commercial) and C-4 (Service Commercial) Zoning Districts. Ongoing efforts made by the City are aimed at supporting housing service providers that provide resources for homeless families and individuals that the City of Belmont is not able to offer.

**Action 1:** Develop a partnership with Shelter Network to support their efforts to house homeless families and individuals.

**Action 2:** Review Emergency Shelter zoning regulations for ongoing compliance with state law (annually).

**Responsibility:** CDD

**Action 1:** December 2015

**Funding Source:** Staff time

**Action 2:** December 2015

## **REMOVAL OF GOVERNMENT CONSTRAINTS**

Market factors and government regulations can significantly impact the production and affordability of housing. Although market conditions are often beyond the direct influence of any jurisdiction, efforts can be directed at ensuring the reasonableness of land use controls, development standards, permit-processing, fees and exactions, and governmental requirements to encourage housing production.

### **GOAL 4: WHERE APPROPRIATE, MITIGATE UNNECESSARY GOVERNMENTAL CONSTRAINTS TO THE MAINTENANCE, IMPROVEMENT, AND DEVELOPMENT OF HOUSING.**

- Policy 4.1** Periodically review the City's regulations, ordinances, and fees and exactions to ensure they do not unduly constrain the production, maintenance, and improvement of housing.
- Policy 4.2** Offer regulatory incentives and concessions for affordable housing, such as exceptions to development standards, density bonuses, or fee waivers where deemed to be appropriate.
- Policy 4.3** Provide for streamlined, timely, and coordinated processing of residential projects to minimize holding costs and encourage housing production.

### **Program 4.1: Special Needs and Extremely Low Income Housing**

Belmont facilitates and encourages the provision of housing services for its special needs population, including persons with developmental disabilities, homeless persons, and extremely low income households. During the previous planning period the City updated several sections of the Zoning Ordinance in order to meet the requirements of State law and better support housing for persons with special needs. Actions for the next planning period focus on encouraging housing developers to take advantage of the recently adopted zoning ordinance amendments promoting a variety of housing types for the special needs population.

- Action 1:** Amend the Zoning Ordinance to remove the R-5 Zoning District. Any uses that are currently permitted in the R-5 District may be permitted in an alternative district.
- Action 2:** Ensure that information related to zoning for special needs housing is available at the Permit Center and on the City of Belmont website.
- Action 3:** Work with special needs housing service providers to develop incentives for development of extremely low income housing such as expedited processing, zoning exceptions that provide certain financial relief, and supporting applications for grant or other funding opportunities.
- Action 4:** The City shall reach out annually to developers of supportive housing to encourage development of project targeted for persons with disabilities, including persons with developmental disabilities.

**Responsibility:** HSA, CDD

**Funding Source:** Development Services Fund

**Action 1:** June 2016

**Action 2:** December 2015

**Action 3:** Ongoing

**Action 4:** Annually

**Program 4.2: Transfer of Development Rights**

The City allows property owners to voluntarily transfer development potential that they are permitted by the San Juan Area Plan along the roadway on which they are located. The City has regulations permitting landowners to sell the development potential permitted them to owners along the same roadway. Regulations provide incentives to landowners that decide to purchase the development potential, including reduced minimum lot sizes, increases in the sizes of houses, and reduced roadway and infrastructure improvements.

**Action 1:** Continue to allow the transfer of development rights or floor area within the San Juan Area.

**Action 2:** Consider the feasibility of amending the transfer of development rights program in order to allow development rights to be transferred from the hillside areas to priority development areas.

**Responsibility:** CDD

**Funding Source:** Development Services Fund

**Quantification:** Six transfers

**Action 1:** Ongoing

**Action 2:** December 2016

**Program 4.3: Density Bonus**

The City's density bonus regulation in the Zoning Ordinance allow up to a 35 percent density bonus and allow the City to also provide financial incentives in order to promote the provision of extremely low, very low, and low-income housing. Actions for the forthcoming planning period are aimed at promoting the density bonus program to potential developers, with the goal of facilitating three (3) projects during the planning period that take advantage of the density bonus program.

**Action 1:** Implement the density bonus program as follows:

- Develop a density bonus information website and program materials/handouts;
- Provide information materials to all potential target site and El Camino Real corridor developers.

**Responsibility:** CDD

**Funding Source:** Development Services Fund

**Quantification:** Three Density Bonus Projects

**Action 1:** Ongoing



#### **Program 4.4: Development Review Process**

The City currently requires developers of multi-family housing to implement a neighborhood outreach plan and obtain a Conditional Use Permit; projects are also subject to design review. In commercial/manufacturing zones, developers follow the same process, except the project can be administratively approved by the Community Development Director.

Adopting updated design guidelines for various development types is also a priority for the City. In 2012, the City adopted design guidelines for single family residential development. The City intends to adopt new design guidelines for multi-unit residential and mixed-use development projects as the next step. Specific design guidelines have been prepared for the Belmont Village priority development area, per Program 2.3. To further streamline the development review process, the City will do the following:

**Action 1:** Ensure that the development process complies with State law. This will entail:

- Eliminating any time used to determine the level of environmental review for secondary dwelling units, as these are generally CEQA-exempt;
- Capping the number of days needed to act on a CEQA-exempt single-family unit permit application to 60 days; and,
- Capping the number of days needed to act on a multi-family permit application that requires an EIR to 180 days (90 days if the project requires an EIR and at least 49 percent of the units are affordable ), and 60 days if the project requires a Negative Declaration or is CEQA-exempt.

**Action 2:** Adopt design guidelines for multi-unit and mixed-use development projects.

**Responsibility:** CDD

**Action 1:** Ongoing

**Funding Source:** Development Services Fund

**Action 2:** December 2016

#### **Program 4.5: Planned Development**

The Planned Development (PD) district is designed to accommodate various types of development, such as residential projects, neighborhood and community shopping centers, as well as professional and administrative areas among others. The district was established to allow flexibility of design that is in accordance with the objectives of the General Plan.

**Action 1:** Continue to allow Planned Development zoning.

**Responsibility:** CDD

**Action 1:** Ongoing

**Funding Source:** Development Services Fund

**Program 4.6: Parking**

In order to reduce the burden of providing on-site parking for housing units and reduce the overall cost of housing production, the City intends to revise the existing parking standards for the downtown and transportation corridors.

**Action 1:** Consider amending the Zoning Ordinance to reduce parking requirements for multi-family residential and mixed-use projects (for example, reduce the studio unit parking requirement from 2 spaces per unit to 1 space per unit).

**Action 2:** Develop shared parking strategies as part of the Belmont Village Implementation Plan, and evaluate the feasibility of establishing parking districts within the Belmont Village area to fund shared parking infrastructure.

**Responsibility:** CDD, HSA

**Action 1:** June 2016

**Funding Source:** Development Services Fund, Grant Funding

**Action 2:** December 2016

**Program 4.7: Multi-Family Development**

In order to reduce uncertainty in the development review process, the City will consider modifying or removing the CUP requirement for new multi-family development projects in high-density residential zones. At this time the CUP process is used to ensure that large development projects meet the City's expectations for design, maintenance, and landscaping. However, the City intends to adopt new design guidelines for multi-family and mixed-use development which will ensure that the expectations can be worked through during design review instead of requiring the CUP process.

**Action 1:** When multi-family residential and mixed-use development design guidelines are adopted, amend the Zoning Ordinance to remove the conditional use permit requirement for multi-family development projects in high-density residential or mixed-use zones.

**Responsibility:** CDD

**Action 1:** June 2017

**Funding Source:** Development Services Fund

## **FAIR AND EQUAL HOUSING OPPORTUNITY**

Ensuring fair and equal housing opportunity is an important goal. Whether through mediating disputes, investigating bona fide complaints of discrimination, or through the provision of education services, the provision of fair housing services is important to ensuring fair and equal access to housing.

**GOAL 5: ENSURE FAIR AND EQUAL HOUSING OPPORTUNITY FOR ALL PERSONS REGARDLESS OF RACE, RELIGION, SEX, MARITAL STATUS, FAMILY TYPE, ANCESTRY, NATIONAL ORIGIN, COLOR OR OTHER PROTECTED STATUS.**

**Policy 5.1** Support the provision of fair housing services to residents and ensure that residents are aware of their rights and responsibilities with respect to fair housing.

**Policy 5.2** Discourage discrimination in either the sale or rental of housing on the basis of State or federal protected classes.

### **Program 5.1: Fair Housing Program**

The City provides annual financial support to the Peninsula Conflict-Resolution Center (PCRC), which provides for conflict prevention, management, and resolution services. PCRC also promotes the use of non-adversarial processes in a wide variety of situations, including tenant-landlord disputes.

**Action 1:** Publicize the Peninsula Conflict-Resolution Center (PCRC) at the permit center.

**Action 2:** Provide program support to PCRC and other fair housing nonprofit organizations, such as Project Sentinel.

**Responsibility:** HSA, Police Department

**Action 1:** Ongoing

**Funding Source:** Housing Successor Fund,  
Development Services Fund

**Action 2:** Ongoing

### **Program 5.2: Housing for the Disabled**

The City's is engaged in several program efforts to support or provide housing for the disabled, including persons with developmental disabilities. In addition to owning two low and very-low income group homes for developmentally disabled children and young adults, the City aims to provide support to housing service providers who are able to offer additional services. The Center for Independence of the Disabled (CID) is a housing service provider whose services include housing accessibility modifications, providing independent living skills training, and peer counseling. The City will also continue working to ensure that reasonable accommodations can be approved efficiently within the City codes and procedures. In 2014 the City also adopted a Reasonable Accommodation ordinance that allows for deviations from zoning regulations when appropriate.

- Action 1:** Continue to offer program support to the Center for Independence of the Disabled (CID) to provide housing accessibility modifications for the disabled in Belmont.
- Action 2:** Post information on the City website regarding housing opportunities for the disabled, including persons with developmental disabilities, and a link to the County's website for additional housing options.
- Action 3:** Provide clear information on the City's website and at the Permit Center related to the City's reasonable accommodation ordinance that provides exceptions in zoning and land-use for housing for persons with disabilities, including persons with developmental disabilities.
- Action 4:** By December 2015, the City shall review the Reasonable Accommodation Ordinance to ensure ongoing compliance with state law.

**Responsibility:** CDD

**Action 1:** Ongoing

**Funding Source:** Staff time

**Action 2:** December 2015

**Action 3:** December 2015

**Action 2:** December 2015

## **CONSERVATION OF RESOURCES**

The City of Belmont highly values its natural and cultural resources, and, therefore, supports the efficient use of these resources. The City works diligently to ensure that adequate public utilities and facilities are available for new development.

### **GOAL 6: PROMOTE THE CONSERVATION OF NATURAL RESOURCES THROUGHOUT THE BELMONT COMMUNITY.**

- Policy 6.1** Preserve the unique environmental aspects of the community, including hillsides and other environmental amenities.
- Policy 6.2** Promote energy conservation and the use of alternative energy generation technology, as appropriate.
- Policy 6.3** Promote water conservation.
- Policy 6.4** Integrate land use and transportation planning in long range City planning processes.
- Policy 6.5** Ensure that residential sites have appropriate public services, facilities, circulation, and other needed infrastructure to support development.

### **Program 6.1: Promote Energy Conservation**

As part of the General Plan update (Program 2.9) the City's Conservation Element of the General Plan will be updated. The City has continued to work with organizations that provide energy conservation opportunities, programs, and funding resources such as rebates or incentives for homeowners' investments in energy-saving techniques (upgrading thermostats, insulation, windows, etc.).

**Action 1:** Adopt Conservation Element of the Belmont General Plan 2035.

**Action 2:** Continue to participate in the PG&E Sustainable Solutions Turnkey program and implement the audit identified energy conservation projects.

**Action 3:** Provide program outreach and support, as needed, to Energy Conservation programs such as Peninsula Sunshares, Bay Rea Regional Energy Network (BayREN), and other state or federal programs promoting residential energy conservation.

**Action 4:** Review the zoning ordinance to improve solar access provisions.

**Responsibility:** CDD, HSA, Parks and Recreation,  
Public Works, Finance Department

**Action 1:** December 2015

**Action 2:** Ongoing

**Funding Source:** General Fund, Development Services  
Fund

**Action 3:** Ongoing

**Action 4:** December 2017

### **Program 6.2: Support On-Site Alternative Energy Generation**

Encourage homeowners to take advantage of solar energy resources.

**Action 1:** Adopt guidelines to encourage on-site solar energy systems.

**Action 2:** Provide informational brochures about solar energy systems and available financial resources at the permit center.

**Action 3:** Consider using City solar farms as demonstration projects for local residents to learn more about solar energy.

**Action 4:** Participate in the Peninsula SunShares group photovoltaic buy-in program.

**Responsibility:** CDD

**Action 1:** December 2017

**Funding Source:** Staff time

**Action 2:** Ongoing

**Action 3:** December 2018

**Action 2:** Ongoing

**Program 6.3: Promote Water Conservation**

The City ensures ongoing compliance with the State of California water efficient landscape ordinance, but has not yet adopted a local ordinance. Through the residential design review process the City continues to encourage drought resistant landscaping designs.

**Action 1:** Adopt guidelines to encourage low-water landscaping.

**Action 2:** Provide informational brochures about drought-resistant and low-water landscaping options that are specific to Belmont's geography and native habitats.

**Responsibility:** CDD, Public Works, Mid-Pen Water District

**Action 1:** December 2016

**Funding Source:** General Fund, Development Services Fund

**Action 2:** December 2016

**Program 6.4: Adequate Water and Sewer Services**

In 2014 the City adopted an ordinance to insure that the water and sewer service providers grant priority for service allocations to proposed developments that include housing units affordable to lower income households. In the forthcoming planning period the City will work with Mid-Peninsula Water District and Silicon Valley Clean Water to ensure there are adequate water and sewer services for new development, prioritizing affordable housing.

**Action 1:** Deliver the adopted Housing Element to the Mid-Peninsula Water District and Silicon Valley Clean Water within one month of adoption.

**Action 2:** Provide information on the City website about the adopted sewer priority policy for affordable housing projects.

**Responsibility:** CDD, Public Works

**Action 1:** June 2015

**Funding Source:** Development Services Fund, Sewer Fund

**Action 2:** December 2015

**Program 6.5: Update the General Plan**

The City has initiated a comprehensive update of the City's General Plan, including the Conservation Element. The process will entail integrating land use and transportation planning to ensure that future development has effective guidelines.

**Action 1:** Update the City of Belmont General Plan in order to integrate land use and transportation planning.

**Responsibility:** CDD

**Action 1:** February 2016

**Funding Source:** Development Services Fund

### 5.3 QUANTIFIED OBJECTIVES

As required by Section 65583 of the California Government Code, the goals, policies, and programs in this chapter seek to meet quantified housing objectives. The quantified objectives estimate the number of units likely to be constructed, rehabilitated or conserved/preserved by income level during the planning period. The quantified objectives do not represent a ceiling on development, but rather set a target goal for the jurisdiction to achieve based on needs, resources and constraints.

The table below summarizes the City's quantified objectives for housing for the 2015-2023 Housing Element planning period. The objectives below should be viewed in light of potential program resources, historical development trends and market conditions. "New Construction" quantified objectives include anticipated new units over the 2015-2023 planning period based on historic development trends and the available land supply described in Chapter 4 (units include secondary dwelling units, infill housing, housing within the Belmont Village PDA and El Camino Real corridor, potential higher density housing sites, BMR units and other market rate housing). "Rehabilitation" quantified objectives are based on the very limited availability of rehabilitation loan program funding. "Conservation and Preservation" quantified objectives include programs to preserve existing "at risk" affordable housing and continuation of rental housing assistance programs (Section 8 rental vouchers) at current program levels.

**Table 5-2 Quantified Objectives**

<i>Household Income Category</i>	<i>Potential New Construction</i>	<i>Second Units</i>	<i>Rehabilitated Units*</i>	<i>Conservation or Preservation</i>	<i>Transfer of Development Rights</i>	<i>Density Bonus Projects</i>	<i>Quantified Objective</i>
Extremely Low	58	0	0	5	0		63 Units
Very Low	58	0	0	5	0		63 Units
Low	66	8	0	10	0		84 Units
Moderate	70	8	0	0	0		78 Units
Above Moderate	200	0	0	0	0		200 Units
Other					6 Transfers	3 Projects	
<b>Total</b>	<b>452</b>	<b>16</b>	<b>0</b>	<b>20</b>	<b>0</b>		<b>488 Units</b>

*Source: City of Belmont Community Development Department*

*\* Rehabilitation of Units is subject to Resources Availability*

Even though there are target sites available with residential capacity for 580 units, it is unlikely that all of the sites will be developed during the planning period due to the housing market and other non-governmental constraints. Therefore, the quantified objectives for the City are to meet its identified need of 468 units, according to the regional housing needs allocation. This goal will be met through new construction and the addition of second units.

Housing Element Program Name/Number	Program Description and Objective	Timeframe and Achievements	Program Evaluation and Recommendation
<b>Goal 1 Housing and Neighborhood Conservation: Assure the quality, safety, and livability of existing housing and the continued high quality of residential neighborhoods.</b>			
1.1	Code Enforcement	<p>Continue to implement code enforcement activities.</p> <p>By December 2010, develop an annually-updated information sheet on housing rehabilitation assistance and resources to be publicized as part of the code enforcement process.</p> <p>By December 2011, establish an inventory of code enforcement actions to evaluate trends and solutions.</p> <p>By December 2011, evaluate options for inter-departmental support for code enforcement.</p>	<p>In January 2012, the Code Enforcement program was transferred to the Belmont Police Department. The Police Department is able to utilize multiple staff members to implement code enforcement activities.</p> <p>In 2014 a new Code Enforcement website was developed which provides information and resources to the Belmont Community.</p> <p>Continue program in next planning period (ongoing).</p>
1.2	Residential Records Report and Inspection Program	<p>By December 2011, begin implementing a two-year pilot Residential Records Report and Inspection Program that would require home sellers to request a permit activity report and home inspection to identify and disclose remodeling projects constructed without permits.</p> <p>By December 2011, establish an Existing Conditions Survey for single-family homes.</p> <p>By June 2014, complete an assessment to determine whether to continue the program.</p>	<p>In October 2009, the Belmont City Council held a public meeting to consider implementation of this program. At that time, the program was met with significant opposition from both elected officials and members of the community. Program was tabled for future consideration.</p> <p>This program will be kept for consideration during next planning period; City will commit to review successes and challenges experienced by other Cities in San Mateo County.</p>
1.3	Owner-Occupied Home Rehabilitation Program	<p>The City will assist in ten multi-family rehabilitation or repair projects by:</p> <ul style="list-style-type: none"> <li>Publicizing updated information on the Home Rehabilitation Loan Program by December 2010.</li> <li>Evaluating the program to encourage participation and considering partnering with the County Department of Housing to market and implement the agency's Owner-Occupied Home Rehabilitation Assistance Program by December 2011.</li> </ul>	<p>Program terminated in 2011 due to lack of available RDA affordable funds.</p> <p>Eliminate for next planning period.</p> <p>If alternative rehabilitation funding sources existing, the City should work to promote those opportunities under other programs.</p>
1.4	Multi-Family Rehabilitation Program	<p>The City will assist in ten multi-family rehabilitation or repair projects by:</p> <ul style="list-style-type: none"> <li>Publicizing updated information on and evaluating the program to encourage participation by December 2010.</li> <li>Considering eligibility of mixed-use or multi-family properties for the program and partnering with the County Department of Housing to market and implement the agency's Multi-Family Rehabilitation Assistance Program by December 2011.</li> </ul>	<p>Program terminated in 2011 due to lack of available RDA affordable funds.</p> <p>Eliminate for next planning period.</p> <p>If alternative rehabilitation funding sources existing, the City should work to promote those opportunities under other programs.</p>
1.5	Condominium Conversion Ordinance	<p>Continue to enforce its condominium conversion ordinance.</p>	<p>The City continues to enforce this ordinance, although there have not been any instances in which it has been necessary.</p> <p>Continue program in next planning period (ongoing).</p>



Housing Element Program Name/Number	Program Description and Objective	Timeframe and Achievements	Program Evaluation and Recommendation
1.6      Preservation of Affordable Housing	<p>By December 2010, establish a comprehensive program to preserve assisted units.</p> <p>By April 2011, establish a preservation plan for 10 subsidized senior units at Belmont Vista (the affordability contract is set to expire in 2015).</p> <p>By December 2011, streamline and enforce annual reporting of income limits of affordable units.</p> <p>Continue to provide technical assistance to those interested in maintaining the affordability of units at -risk of conversion to market rates and to notify tenants about such conversions as required by law.</p>	<p>Funding for ten moderate-income senior units at Belmont Vista is funded by the Redevelopment Property Tax Trust Fund (RPTTF), established after dissolution of the Belmont Redevelopment Agency. This financial obligation will expire in April 2015; after that the Housing Successor has no funding available to continue supporting these units.</p> <p>Annual evaluations of all assisted units were conducted to ensure that tenants meet income qualifications and that the units remain affordable. None of these units are "at risk" of conversion to market rate during the planning period.</p> <p>The Belmont Housing Successor now owns two group homes serving mentally disabled and physically handicapped adults. The City is working to find an appropriate housing service provider to assume long term ownership/management of these affordable housing properties.</p>	<p>Continue program in next planning period with the following actions:</p> <p>Establish contact with housing service providers to offer technical or financial resources to Belmont Village operators and tenants</p> <p>Continue to provide technical assistance to those interested in maintaining the affordability of units at -risk of conversion to market rates and to notify tenants about such conversions as required by law.</p> <p>Adopt an "at risk" unit ordinance to ensure compliance with state law.</p>

## Goal 2 Housing Production: Facilitate the development of a variety of housing types at appropriate locations.

2.1      Affordable Housing Development	Continue to strategically acquire properties and provide financial assistance to support affordable housing development.	<p>The former Belmont Redevelopment Agency acquired sixteen properties with housing set-aside funds, all of which were successfully transferred to the Belmont Housing Successor. The Housing Successor is preparing an asset disposition plan that will retain certain properties, and sell others for affordable housing development, or funding to leverage development of more affordable units, particularly within the Belmont Village priority development area (PDA).</p> <p>Belmont is participating in a San Mateo County-wide affordable housing nexus study, expected to be completed in March 2015. Upon completion of the nexus study, the City intends to develop an inclusionary housing ordinance and establishing affordable housing impact fees.</p>	<p>Continue program in next planning period with the following actions:</p> <ol style="list-style-type: none"> <li>1. Complete Housing Nexus Study.</li> <li>2. Develop and implement Housing Impact Fees for Commercial and/or Residential market-rate development.</li> <li>3. Develop an Inclusionary Housing Ordinance.</li> <li>4. Prepare LMI asset disposition plan; implement plan.</li> </ol>
---	--	---	--

Housing Element Program Name/Number	Program Description and Objective	Timeframe and Achievements	Program Evaluation and Recommendation
2.2 Affordable Housing Rehabilitation	<p>Continue to acquire and/or rehabilitate an average of two existing affordable units per year as well as to ensure ongoing affordability of City- and Redevelopment Agency (RDA)-owned properties.</p> <p>By December 2010, begin contracting with the RDA to manage their affordable units.</p> <p>By December 2011, develop a policy to give priority to public employees to rent or purchase affordable units rehabilitated by the RDA.</p>	<p>Acquisition and rehabilitation of existing units was discontinued due to loss of Redevelopment Agency housing set-aside funds.</p> <p>Belmont Housing Successor continues to own and operate five (5) affordable housing units and two affordable special needs group homes.</p> <p>Housing Successor's affordable housing program includes a priority ranking system that gives priority to public employees and school district employees in Belmont.</p>	<p>Modify program in next planning period to emphasize operation/management of affordable housing.</p> <p>Funds from implementation of the asset disposition plan shall be used for development of affordable housing (program 2.1), or rehabilitation of affordable housing.</p>
2.3 Economic Development Strategy	<p>By Fall 2010, replace the Downtown Specific Plan zoning with new zoning districts that streamline development and provide comprehensive standards to support mixed-use and high density development, alternative parking strategies, and protection of the economic viability of existing businesses.</p> <p>By Fall 2011, adopt design guidelines, facilitate the development review process, and consider reduced parking requirements for the Villages of Belmont area.</p> <p>By Spring 2012, replace the Downtown Specific Plan with a new Villages of Belmont General Plan Element and consider additional target sites on El Camino Real for mixed-use, higher density, transit-oriented residential development.</p>	<p>In 2010 the City Council established a citizens advisory committee to review and revise the Belmont Village documents. Zoning regulations and design guidelines have been drafted but not yet adopted (these zoning modifications were not required for the City to meet its housing need for the 2007-2014 period).</p> <p>The City of Belmont was selected as a Case Study City for the Grand Boulevard Initiative's Economic and Housing Opportunities (ECHO) II study. The findings from that analysis were presented to the Belmont City Council in January 2014, and have modified the City's housing and economic development strategy.</p> <p>In May 2014 the City of Belmont was awarded G/CAG priority development area (PDA) planning grant funds to be used for preparation of a Belmont Village Implementation Plan. This document will implement the vision and design elements proposed in the Belmont Village Zoning and Design Guidelines.</p> <p>In June 2014 the City Council authorized a service agreement with a new consultant to finalize the Belmont Village zoning and design guidelines. They are expected to be adopted by November 2015.</p> <p>In June 2014 the City Council authorized a service agreement with a consultant for a comprehensive update to the City's General Plan.</p>	<p>Modify program for next planning period, changing the name to "Belmont Village Priority Development Area Strategy" with the following actions:</p> <ol style="list-style-type: none"> <li>1. Adopt Belmont Village zoning and design guidelines.</li> <li>2. Complete comprehensive General Plan 2035 update.</li> <li>3. Adopt Belmont Village Implementation Plan (C/CAG PDA Planning Grant Funded)</li> </ol>

Housing Element Program Name/Number	Program Description and Objective	Timeframe and Achievements	Program Evaluation and Recommendation
2.4 Developer Outreach	<p>By December 2010, update and continue to distribute information on the permitting process.</p> <p>Distribute an RFQ for a master developer for the Emmett Square Target Site by December 2010 and for the Belmont Station Target Site by December 2012.</p> <p>Continue to meet with private and nonprofit housing developers about development opportunities and issues.</p>	<p>In October 2013, City executed an Exclusive Negotiating Agreement with Sares-Regis/Firehouse Sq LLC, for development of a mixed-use project, including affordable housing units, on the Firehouse Square properties presently owned by the Belmont Housing Successor.</p>	<p>Continue program for next planning period.</p> <p>Continue to solicit developer interest, including affordable housing developers, in properties owned by the Housing Successor.</p> <p>Consider modifications to development review process (Program 4.4), and provide outreach to potential developers.</p>
2.5 Site Consolidation	<p>By December 2010, establish a unified development area in the Emmett Square Target Site.</p> <p>By December 2012, establish a unified development area in the Belmont Station Target Site, adopt a lot consolidation incentive program, and begin working directly with property owners and affordable housing developers to facilitate parcel consolidation.</p>	<p>In January 2012, the Belmont City Council adopted a resolution designating the entire Belmont Village area as a Priority Development Area (PDA). This PDA is comprised of approximately 65 acres surrounding the Ralston Avenue and El Camino Real intersection and includes previously designated target sites (Firehouse Square, Emmett Plaza, Belmont Station, Hill Street). Rather than an isolated Villages approach, this comprehensive PDA designation allows for the City to engage in more meaning long range planning efforts and to focus resources on potential site consolidation programs.</p>	<p>Continue program for next planning period with the following actions:</p> <p>Develop a lot consolidation incentive program for Belmont Village PDA and the El Camino Real corridor, and begin working directly with property owners and affordable housing developers to facilitate parcel consolidation.</p>
2.6 Second Units	<p>By December 2010, amend the zoning ordinance as necessary to ensure compliance of the second unit policy with State law.</p> <p>By December 2011, establish a committee to review and programs to update second unit policies to encourage the development of legal second units and provide incentives to legalize existing second units.</p>	<p>In May 2011 the City Council held a study session to review a 2nd Unit Legalization/Incentive Program. At that time the City Council expressed significant concerns about the project, and ultimately decided to table the program to a future date.</p> <p>No other actions have been completed.</p>	<p>Continue program for the next planning period with the following actions:</p> <p>Modify the Zoning Ordinance to simplify regulations for second dwelling units.</p> <p>Adopt a 2nd Unit Incentive and Legalization Program.</p>
2.7 Promotion of Small Lot Development	<p>By December 2011, consider development standards revisions and partnerships with affordable housing developers to promote small lot development.</p>	<p>No actions completed.</p>	<p>Continue program for next planning period.</p>

Housing Element Program Name/Number	Program Description and Objective	Timeframe and Achievements	Program Evaluation and Recommendation
2.8	El Camino Real Transit Corridor	By December 2011, consider modifying the zoning districts along the El Camino Real transit corridor to facilitate mixed-use and diverse housing development.	The entire length of El Camino Real through Belmont is part of a larger regional El Camino Real Corridor Priority Development Area (includes 1/4 mile on either side of ECR).
		Work has commenced on preparation of new zoning regulations and design guidelines for the Belmont Village PDA. Once these documents are adopted in November 2015, the City will proceed with preparing revised zoning and design guidelines for the El Camino Real corridor.	Continue program for next planning period.

### Goal 3 Housing Assistance: Expand and protect housing opportunities for all economic segments and special needs groups within the community.

3.1	First-Time Home Buyer Assistance Program	To achieve at least one loan per year, by December 2011, update program marketing materials, begin marketing through the City's website and permit center, and possibly contract with other agencies to manage the program and advance advertising efforts.	The Belmont RDA loan program was discontinued due to lack of RDA housing funds.  The City continues its membership with HEART which offers a first-time homebuyer program (Program 3.5)	Eliminate program in next planning period. Promote other local funding resources via Programs 3.4 and 3.5.
3.2	Mortgage Credit Certificate	By December 2011, begin actively educating prospective buyers about the program through various means.	No actions completed.	Continue program in next planning period (ongoing).
3.3	Section 8 Rental Assistance	By December 2011, set up a meeting to educate City and County staff about the Section 8 program, begin publicizing the program, and begin encouraging developers and management companies to participate in the Housing Choices Voucher and the Project-based Programs.	The City continues to refer residents in need of affordable housing to the County Housing Authority and provides information on the Section 8 program to interested residents.	Continue program in next planning period (ongoing).
3.4	Nonprofit Assistance	Continue to provide financial assistance to the HIP Program, Shelter Network, Primrose, and Samaritan House. By December 2011, begin publicizing these programs through various means.	With the loss of RDA housing funds, the City Housing Successor has limited funding available for financial support of non-profit housing service providers. However, the Housing Successor has continued to provide annual financial support to HIP Housing for their programming which serves low and very low income residents.  Staff continues to refer interested members of the public to various housing service providers, as appropriate.	Continue program in next planning period (ongoing).
3.5	Participation in HEART	Continue to participate in HEART and other programs that raise funds for affordable housing. By December 2010, begin publicizing HEART's affordable housing and first-time homebuyers loan programs.	The City continues to participate in HEART via annual membership dues and promotes HEART's programs.	Continue program in next planning period (ongoing).

Housing Element Program Name/Number	Program Description and Objective	Timeframe and Achievements	Program Evaluation and Recommendation
3.6 Emergency Shelters	<p>To comply with State law (SB 2), amend the zoning ordinance and zoning map to create an overlay district which permits emergency shelters by right in C-3 and C-4 zones, subjects emergency shelters to the same standards as other uses in those zones, and has sufficient capacity to meet the City's need.</p> <p>Develop a partnership with Shelter Network to support efforts to house the homeless.</p> <p>All actions to be completed by January 2011.</p>	<p>In August 2014, the City of Belmont has adopted an ordinance creating a new S-2 Emergency Shelter Combining District which allows emergency shelters by right on certain properties in the C-3 (Highway Commercial) and C-4 (Service Commercial) Zoning Districts.</p>	<p>Continue program in the next planning period with the following actions:</p> <p>Develop a partnership with Shelter Network to support their efforts to house homeless families and individuals.</p> <p>Review the emergency shelter zoning regulations for ongoing compliance with state law.</p>

#### Goal 4 Removal of Government Constraints: Where appropriate, mitigate unnecessary governmental constraints to the maintenance, improvement, and development of housing.

4.1 Special Needs and Extremely Low Income Housing	<p>To support housing for the disabled, homeless, and extremely low income households and to comply with State law, amend the zoning code to:</p> <p>Include a definition for residential care facilities, permit such facilities with 6 or fewer persons by right in residential zones, and indicate zones where facilities with 7 or more persons are permitted (by December 2011).</p> <p>Ensure that transitional and supportive housing is treated as any other residential use in residential zones (by December 2010).</p> <p>Ensure that the definition of family complies with State law (by December 2010).</p> <p>Add definitions for Apartment Hotel, SRO, and other housing appropriate for extremely low income households (by December 2011).</p> <p>Remove the R-5 zoning district, permitting all R-5 uses in an alternative district (by December 2011).</p>	<p>In August 2014, the City Council adopted an ordinance making the following amendments to the Belmont Zoning Ordinance:</p> <ol style="list-style-type: none"> <li>1. Added definitions of "residential care facilities" and "small residential care facilities" and clarified that small residential care facilities (6 or fewer persons) are permitted by right in any residential zone; larger residential care facilities permitted in all R districts with a CUP.</li> <li>2. Added definitions of both Supportive Housing and Transitional Housing, and clarified that both are considered a permitted-by-right residential use and only subject to those restrictions that apply to other residential dwellings in the same zone.</li> <li>3. Updated the definition of family consistent with state law.</li> <li>4. Added definition of "apartment hotel, efficiency units or single room occupancy (SRO) units" and clarified that these units are considered a permitted-by-right residential use and subject only to those restrictions that apply to other residential dwellings in the same zone.</li> </ol>	<p>Continue program in next planning period with the following actions:</p> <p>Continue to update the zoning ordinance as needed to comply with state law related to special needs housing groups.</p> <p>Remove the R-5 zoning district, permitting all R-5 uses in an alternative district.</p>
--	--	--	---

Housing Element Program Name/Number	Program Description and Objective	Timeframe and Achievements	Program Evaluation and Recommendation
4.2	Transfer of Development Rights	Continue to allow transfer of development rights or floor area within the San Juan Area, and by December 2011, consider the feasibility of allowing development rights to be transferred from hillside areas to the Villages of Belmont.	<p>The City continues to have a TDR program for the San Juan Hills area, which has been used for development of six properties.</p> <p>Continue program in the next planning period with the following actions:</p> <p>By December 2016 the City shall consider modifying the TDR rules to allow development rights to be transferred from the hillside areas to priority development areas.</p>
4.3	Density Bonus	By December 2010, amend the zoning ordinance to increase the maximum bonus allowed to 35% to comply with State law (SB 1818). Begin notifying applicants that they are entitled to a 35% density bonus upon Housing Element adoption.	<p>The Belmont City Council adopted a revised Density Bonus program in August 2014. The program simplifies the process for potential developers and ensures ongoing compliance with state law, allowing up to a 35% density bonus along with other incentives for development of affordable housing.</p> <p>Continue program in the next planning period with focus on implementing density bonus program and distributing program information to interested parties.</p>
4.4	Development Review Process	<p>To streamline development review,</p> <ul style="list-style-type: none"> <li>• ensure compliance with State law by capping the number of days to process permits for CEQA-exempt second and single family units and multi-family units requiring Negative Declarations or EIRs (by December 2010),</li> <li>• adopt design guidelines for single-family and duplex units (by December 2010), and</li> <li>• adopt design guidelines for multi-family and mixed-use projects (by December 2012).</li> </ul>	<p>The City has continued to comply with project processing timeframes for all development projects.</p> <p>Single-Family Residential design guidelines were adopted by the City Council in 2011.</p> <p>Design guidelines for the Belmont Village PDA have been drafted by not adopted.</p> <p>Continue program in next planning period with the following actions</p> <p>By December 2015 the City should adopt the Belmont Village design guideline.</p> <p>By December 2016 the City should develop/adopt design guidelines than apply to multi-family and mixed use projects along the El Camino Real Corridor.</p>
4.5	Planned Development	Continue to allow Planned Development zoning.	<p>The City has continued to allow the Planned Development projects for unique projects that require special design considerations, most recently for a mixed-use project along the El Camino Real corridor.</p> <p>Continue program in next planning period (ongoing).</p>

Housing Element Program Name/Number	Program Description and Objective	Timeframe and Achievements	Program Evaluation and Recommendation
4.6      Parking	<p>By December 2010, complete a parking study for the Villages of Belmont area in order to determine appropriate parking requirement reductions.</p> <p>By December 2011, begin facilitating shared parking opportunities in the Villages of Belmont area and Unified Development Areas, and consider amending the zoning ordinance to reduce parking requirements for studios.</p> <p>By December 2012, begin evaluating the feasibility of establishing parking districts for public parking structures within the Villages of Belmont.</p>	<p>In 2009 staff completed a parking study of the Ralston Village area and determined that public and street parking is significantly underutilized within the PDA.</p> <p>In 2013, Stanford University students completed a parking utilization study which provided a series of parking related recommendations. These recommendation are being incorporated into the Belmont Village documents, with adoption scheduled for December 2015.</p> <p>In January 2014 the City of Belmont submitted a grant application to C/CAG for development of a Belmont Village Implementation Plan that, among other things, would develop district-wide parking strategies that encourage a "park once" mixed-use district.</p>	<p>Continue program in next planning period with the following actions:</p> <p>The City shall amend the Zoning Ordinance to reduce parking requirements for multi-family residential and mixed-use projects (for example, reduce the studio unit parking requirement from 2 spaces per unit to 1 space per unit).</p> <p>Develop shared parking strategies as part of the Belmont Village Implementation Plan, and evaluate the feasibility of establishing parking districts within the Belmont Village area to fund shared parking infrastructure.</p>
4.7      Multi-Family Development	<p>By January 2013, amend the zoning ordinance to eliminate the conditional use permit requirement for multi-family development in high-density residential zones.</p>	No actions completed.	Continue program in next planning period.
<b>Goal 5 Fair and Equal Housing Opportunity: Ensure fair and equal housing opportunity for all persons regardless of race, religion, sex, marital status, family type, ancestry, national origin, color or other protected status.</b>			
5.1      Fair Housing Program	<p>By December 2010, begin publicizing the Peninsula Conflict Resolution Center programs and consider providing funds or program support to other fair housing nonprofits, such as Project Sentinel.</p>	The Belmont Police Department has continued to provide annual financial support to PCRC.	Continue program in next planning period (ongoing).

Housing Element Program Name/Number	Program Description and Objective	Timeframe and Achievements	Program Evaluation and Recommendation
5.2      Housing for the Disabled	Continue working with and supporting the Center for Independence of the Disabled. By December 2010, begin publicizing housing opportunities for the disabled, and adopt a reasonable accommodation ordinance.	The Belmont City Council adopted a Reasonable Accommodation Ordinance in August 2014 that allows for residents to request deviations from development standards to allow for equal access to housing.	<p>Continue program in next planning period with the following actions:</p> <p>Continue to offer program support to the Center for Independence of the Disabled (CID) to provide housing accessibility modifications for the disabled in Belmont.</p> <p>Post information on the City website regarding housing opportunities for the disabled and a link to the County's website for additional housing options.</p> <p>Provide clear information on the City's website and at the Permit Center related to the City's reasonable accommodation ordinance that provides exceptions in zoning and land-use for housing for persons with disabilities.</p> <p>By December 2015, the City shall review the Reasonable Accommodation Ordinance to ensure ongoing compliance with state law.</p>



Housing Element Program Name/Number	Program Description and Objective	Timeframe and Achievements	Program Evaluation and Recommendation	
<b>Goal 6 Conservation of Resources: Promote the conservation of natural resources throughout the Belmont community.</b>				
6.1	Promote Energy Conservation	<p>By December 2010, begin including information about PG&amp;E, State, and Federal programs in the list of residential energy conservation programs. By December 2011, begin publicizing these programs through other means.</p> <p>By December 2013, review the zoning ordinance to improve solar access provisions.</p>	<p>The City has worked with Energy Upgrade California and Bay Area Regional Energy Network (BayREN) to promote their energy conservation programs and to distribute information to Belmont residents.</p> <p>In November 2014 the City Council authorized participation in both the Peninsula Sunshares group-buy residential photovoltaic program, and the PG&amp;E Sustainable Solutions Turnkey Program, both of which will promote energy efficiency measures throughout the City.</p>	<p>Continue program in next planning period with the following actions:</p> <p>Adopt Conservation Element of the Belmont General Plan 2035.</p> <p>Continue to participate in the PG&amp;E Sustainable Solutions Turnkey program.</p> <p>Provide program outreach and support, as needed, to Energy Conservation programs such as Peninsula Sunshares, Bay Rea Regional Energy Network (BayREN), and other state or federal programs promoting residential energy conservation.</p> <p>Review the zoning ordinance to improve solar access provisions.</p>
6.2	Support On-Site Alternative Energy Generation	<p>By December 2012, adopt guidelines to encourage on-site solar energy systems, providing information about solar energy systems and financial resources at the permit center, and considering using City solar farms as demonstration projects.</p>	<p>In November 2014 the City Council authorized participation in the Peninsula Sunshares group-buy residential photovoltaic program, which aims to offer reduced cost and processing PV installation options to residents.</p>	<p>Continue program in next planning period.</p>
6.3	Promote Water Conservation	<p>By December 2012, adopt guidelines to encourage low-water landscape and begin providing informational brochures on drought-resistant and low-water landscaping options.</p>	<p>The Public Works Department continues to work to comply with the Regional Water Permit which requires water conservation strategies and on-site dissipation designs for new development. Drought-resistant landscaping is required for new landscape plans, though no formal requirement has been adopted.</p>	<p>Continue program in next planning period.</p>
6.4	Adequate Water and Sewer Services	<p>Within one month of Housing Element adoption, deliver the Element to the Mid-Peninsula Water District and South Bayside System Authority.</p> <p>By December 2010, adopt an ordinance to grant water and sewer service priority to developments with affordable housing.</p>	<p>The Housing Element was delivered to the Mid-Peninsula Water District and South Bayside System Authority.</p> <p>The City Council adopted a sewer priority policy in August 2014 that grants sewer system priority to affordable housing projects.</p>	<p>Continue program in next planning period.</p>

**APPENDIX:****Review of Belmont 2007-2014 Housing Element Implementing Programs**

Housing Element Program Name/Number		Program Description and Objective	Timeframe and Achievements	Program Evaluation and Recommendation
6.5	Update the General Plan	By December 2011, update the General Plan to integrate land use and transportation planning.	In June 2014 the City Council authorized a service agreement for a comprehensive update of the City's General Plan, including the Conservation and Circulation/Mobility Elements.	Continue program in next planning period, with General Plan adoption by June 2016.

**APPENDIX - B****Public Participation - Local and Regional Stakeholders Contact List**

Organization	Address	Phone	E-Mail
Bridge Housing	345 Spear St #700, San	(415) 989-1111	info@bridgehousing.com
Building Trades Council of San Mateo County	1153 Chess Drive, Suite #206	(650) 358-9977	<a href="mailto:smbtc@aol.com">smbtc@aol.com</a>
California Affordable Housing Project/Public Interest Law Project	449 15th St, Suite 301 Oakland, Ca 94612	(510) 891-9794	mrawson@pilpca.org
California Housing Consortium	369 Pine Street, Suite 310 San Francisco, CA 94104	415-677-4436	<a href="mailto:emackres@calhsng.org">emackres@calhsng.org</a>
Center for the Independence of the Disabled	1515 S. El Camino Real San Mateo, Ca 94402	(650) 645-1780	<a href="mailto:davidd@cidsanmateo.org">davidd@cidsanmateo.org</a>
Center on Homelessness	262 Harbor Blvd		<a href="mailto:wgoldberg@co.sanmateo.ca.us">wgoldberg@co.sanmateo.ca.us</a>
Childcare Coordinating Council of San Mateo County	2121 S. El Camino Real Suite A-100 San Mateo, Ca 94403	(650) 655 6770	<a href="mailto:lwishard@sanmateo4cs.org">lwishard@sanmateo4cs.org</a>

**APPENDIX - B**
**Public Participation - Local and Regional Stakeholders Contact List**

Organization	Address	Phone	E-Mail
Committee For Green Foothills	3921 East Bayshore Road	(650) 854-0449	<a href="mailto:lennie@GreenFoothills.org">lennie@GreenFoothills.org</a>
Community Information Program of San Mateo County	2471 Flores St San Mateo, Ca 94403	(650) 349 5538	<a href="mailto:cip@plsinfo.org">cip@plsinfo.org</a>
Community Legal Services	1861 Bay Road East Palo Alto, CA 94303	(650) 326-6440, Ext. 3	<a href="mailto:dsaver@clsepa.org">dsaver@clsepa.org</a>
Community Legal Services	1861 Bay Road East Palo Alto, CA 94303	(650) 326-6440	<a href="mailto:lbowman@clsepa.org">lbowman@clsepa.org</a>
Eden Housing	7606 Amador Valley Blvd, Dublin, CA 94568	510.247.8103	<a href="mailto:aosgood@edenhousing.org">aosgood@edenhousing.org</a>
Golden Gate Regional Center	3130 La Selva Street # 202, San Mateo, CA 94403		<a href="mailto:tknutson@ggrc.org">tknutson@ggrc.org</a>
Grand Boulevard Initiative	1250 San Carlos Ave. San Carlos, Ca 94070	(650) 508-6327	<a href="mailto:averye@samtrans.com">averye@samtrans.com</a>
Greenbelt Alliance	1922 The Alameda, Suite 213 San Jose, CA 95126	408-983-0856	<a href="mailto:mbeasley@greenbelt.org">mbeasley@greenbelt.org</a>
Habitat for Humanity Greater San Francisco	995 Market St, Suite 800 San Francisco, ca 94103		<a href="mailto:DRichardson@habitatgsf.org">DRichardson@habitatgsf.org</a>

**APPENDIX - B**
**Public Participation - Local and Regional Stakeholders Contact List**

Organization	Address	Phone	E-Mail
Habitat for Humanity Greater San Francisco	645 Harrison St #201 San Francisco, CA 94107	415-625-1044	<a href="mailto:Slaumann@Habitatgsf.org">Slaumann@Habitatgsf.org</a>
Habitat for Humanity Greater San Francisco	645 Harrison St #201 San Francisco, CA 94107	415-625-1045	<a href="mailto:Mskemp@habitatgsf.org">Mskemp@habitatgsf.org</a>
Health and the Built Environment	<u>225 37th Ave San Mateo County, Ca 94403</u>	(650) 573-2104	<a href="mailto:smayer@co.sanmateo.ca.us">smayer@co.sanmateo.ca.us</a>
HIP Homeshare Program		(650)348-6660.	
HIP Housing	364 S. Railroad Ave San Mateo, Ca 94401	(650) 348-6660	<a href="mailto:kcomfort@hiphousing.org">kcomfort@hiphousing.org</a>
Housing Endowment and Regional Trust (HEART)	139 Mitchell Ave, Suite 108 South San Francisco, CA 94080	(650) 872-4444	<a href="mailto:mmoulton@heartofsmc.org">mmoulton@heartofsmc.org</a>
Housing Leadership Council	139 Mitchell Ave, Suite 108 South San Francisco, CA 94080	650-872-4444	<a href="mailto:jshugg@hlcsmc.org">jshugg@hlcsmc.org</a>
Housing Leadership Council	139 Mitchell Ave, Suite 108 South San Francisco, CA 94080	650-872-4444	<a href="mailto:mmoulton@hlcsmc.org">mmoulton@hlcsmc.org</a>
Human Services Agency	271 92nd Street Daly	(650) 301-8440	<a href="mailto:echan@smchsa.org">echan@smchsa.org</a>

**APPENDIX - B**
**Public Participation - Local and Regional Stakeholders Contact List**

Organization	Address	Phone	E-Mail
InnVision/ Shelter Network	181 Constitution Drive Menlo Park, Ca 94025		<a href="mailto:awright@ivsn.org">awright@ivsn.org</a>
Joint Venture: Silicon Valley	100 West San Fernando St Suite 310 San Jose, ca 95113	(408) 298-9330	
League of Women Voters- North Central San Mateo County	204 w. Poplar Ave San Mateo, Ca 94402	(650) 343-9137	<a href="mailto:bettybernst@aol.com">bettybernst@aol.com</a>
League of Women Voters- South County	510 Sand Hill Circle Menlo Park, Ca 94025	(650) 854-4046	<a href="mailto:p.boyle@earthlink.net">p.boyle@earthlink.net</a>
Lesley Housing	701 Arnold Way, Suite 100 Half Moon Bay, CA 94019	(650) 726 4888	<a href="mailto:generalinfo@lesleysc.org">generalinfo@lesleysc.org</a>
Mental Health Association of San Mateo County	2686 Spring Street Redwood City, Ca 94063	(650) 368-3345 x136	<a href="mailto:melissap@mhasmc.org">melissap@mhasmc.org</a>
Mercy Housing	1360 Mission Street, Suite 300 San Francisco, California 94103	415.355.7100	<a href="mailto:bgualco@mercyhousing.org">bgualco@mercyhousing.org</a>

**APPENDIX - B**
**Public Participation - Local and Regional Stakeholders Contact List**

Organization	Address	Phone	E-Mail
MidPen Housing Corporation	303 Vintage Park Drive, Suite 250 Foster City, Ca 94404	(650) 356-2915	<a href="mailto:nmerriman@midpen-housing.org">nmerriman@midpen-housing.org</a>
MidPen Housing Corporation	303 Vintage Park Drive t.	650.235.7664	<a href="mailto:anatarajan@midpen-housing.org">anatarajan@midpen-housing.org</a>
MidPeninsula Open Space District	330 Distel Circle Los Altos, CA 94022- 1404	(650) 691-1200	<a href="mailto:thugg@openspace.org">thugg@openspace.org</a>
Non-Profit Housing Association of Northern California	369 Pine St Suite 350 San Francisco, Ca 94104	415-989-8160 x 13	<a href="mailto:dianne@nonprofithousing.org">dianne@nonprofithousing.org</a> ; <a href="mailto:info@nonprofithousing.org">info@nonprofithousing.org</a>
Non-Profit Housing Association of Northern California	369 Pine Street, Suite 350 San Francisco, CA 94104	(415) 989-8160 x 35	<a href="mailto:pilar@nonprofithousing.org">pilar@nonprofithousing.org</a>
Peninsula Coalition	1364 San Mateo Ave South San Francisco, Ca 94080	(650) 873-1200	<a href="mailto:jrubin@pencoalition.com">jrubin@pencoalition.com</a>
Peninsula Interfaith Action	1336 Arroyo Ave San Carlos, Ca 94070	(650) 592-9181	<a href="mailto:pia@piapico.org">pia@piapico.org</a>
Peninsula Policy Partnership	One Waters Park Drive, Suite 101 San Mateo, ca 94403		

**APPENDIX - B****Public Participation - Local and Regional Stakeholders Contact List**

Organization	Address	Phone	E-Mail
Planning and Conservation League	1107 9th St Suite 360 Sacramento, Ca 95814	916-822-5636	<a href="mailto:pclmail@pcl.org">pclmail@pcl.org</a>
Project Sentinel	626 Jefferson Ave #6, 610 South Ardmere Avenue Los	(650) 321-6291	<a href="mailto:info@housing.org">info@housing.org</a> ; <a href="mailto:smatlin@housing.org">smatlin@housing.org</a>
Public Counsel Law Center	Angeles, CA 90076	213-385-2977	<a href="mailto:shanuman@publiccounsel.org">shanuman@publiccounsel.org</a>
Rebuilding Together Peninsula	841 Kaynyne St, Redw	(650) 366-6597	<a href="mailto:info@RebuildingTogetherPeninsula.org">info@RebuildingTogetherPeninsula.org</a>
San Mateo County Association of Realtors	850 Woodside Way San Mateo, Ca 94401	(650) 696-8209	<a href="mailto:paul@samcar.org">paul@samcar.org</a>
San Mateo County Central Labor Council	1153 Chess Drive, Suite #200	(650) 572-8848	<a href="mailto:smclc@sbcglobal.net">smclc@sbcglobal.net</a>
San Mateo County Commissions on Aging/Disabilities	225 37th Ave San Mateo County, Ca 94403	(650) 573-2480	<a href="mailto:cmcculloh@smcgov.org">cmcculloh@smcgov.org</a>
San Mateo County Department of Housing	264 Harbor Blvd., Bldg. A Belmont, CA 94002- 4017	650-802-3396	<a href="mailto:jstone@smchousing.org">jstone@smchousing.org</a>
San Mateo County: HOPE initiative to Prevent and End Homelessness	472 Harbor Blvs, Building C Belmont, Ca 94402	(650) 802-3378	<a href="mailto:wgoldberg@co.sanmateo.ca.us">wgoldberg@co.sanmateo.ca.us</a>



**APPENDIX - B**
**Public Participation - Local and Regional Stakeholders Contact List**

Organization	Address	Phone	E-Mail
Service League of San Mateo County	727 Middlefield Rd, Rm 300 3921 East Bayshore Road Suite 204 Palo Alto, Ca 94303	(650) 364-4664	<a href="mailto:kfranccone@serviceleague.org">kfranccone@serviceleague.org</a>
Sierra Club-Loma Prieta Chapter Office	Alto, Ca 94303	(650) 390-8411	<a href="mailto:john.cordes@sierraclub.org">john.cordes@sierraclub.org</a>
Sierra Club-Loma Prieta Chapter Office		650-508-8755	<a href="mailto:godsouza@MAC.COM">godsouza@MAC.COM</a>
Sustainable San Mateo County	177 Bovet Road, Sixth Floor San Mateo, CA 94402	650-638-2323	<a href="mailto:adrienne@sustainablesanmateo.org">adrienne@sustainablesanmateo.org</a>
The Kennedy Commission	17701 Cowan Avenue, Suite 200 Irvine, CA 92614	949-250-0909	<a href="mailto:CesarC@kennedycommission.org">CesarC@kennedycommission.org</a>
TransForm	436 14th St, Suite 600 Oakland, Ca 94612	(510) 740-3150x316	<a href="mailto:ann@TransFormCa.org">ann@TransFormCa.org</a>
Urban Habitat	1212 Broadway Suite 500 Oakland, Ca 94612		<a href="mailto:evvy@urbanhabitat.org">evvy@urbanhabitat.org</a>
West Bay Housing Corporation	1388 Sutter St, Suite 603 San Francisco, Ca 94109	(415) 618-0012 x202	<a href="mailto:davidandrade@westbayhousing.org">davidandrade@westbayhousing.org</a>
Cypress Group	20640 3rd Street, Suite 600, Saratoga, CA 95070	(408) 647-2530	<a href="mailto:steve@cypress-re.com">steve@cypress-re.com</a>

**APPENDIX - B****Public Participation - Local and Regional Stakeholders Contact List**

Organization	Address	Phone	E-Mail
Cypress Group	20640 3rd Street, Suite 600, Saratoga, CA 95070	(408) 867-8813	<a href="mailto:tim@cypress-re.com">tim@cypress-re.com</a>
BIA of the Bay Area	101 Ygnacio Valley Road, Suite 210		<a href="mailto:pcampos@biabayarea.org">pcampos@biabayarea.org</a>
BIA of the Bay Area	1025 Macdonald Avenue	925.360.5101	<a href="mailto:psausedo@biabayarea.org">psausedo@biabayarea.org</a>
Bay Area Legal Aid	Richmond, CA 94801	510-903-2620	<a href="mailto:DLevin@baylegal.org">DLevin@baylegal.org</a>